



Business Platinum Card®

Case 1:07-cv-03848-WHP

Document 26-10

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SM

600,437

Membership Rewards®
Points Available

at 06/30/07, when charges due are paid in full and all accounts are in good standing.

Prepared For
JANE HALBRITTER
STONEHEDGE HEALTHAccount Number
3727-150517-31001Closing Date
07/23/07

Page 1 of 6

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments	Credit Balance \$

Payment Not Required

Please refer to page 2 for important information regarding your account

An existing Credit Balance on your Due in Full account will be applied to your Flexible Minimum Amount Due. Any remaining Credit Balance can be applied to your Flexible Payment Option Account (Sign & Travel and/or Extended Payment Option) Balance, against future charges or you may request a refund.

Your disputed charge is under review. There is no need for you to pay the disputed amount of \$1,841.73 at this time.

To manage your Account online or to pay your bill, please visit us at open.americanexpress.com. For additional contact information, please see the reverse side of this page.

Activity	Amount \$
----------	-----------

Total of Payment Activity

Due in Full Activity for JANE HALBRITTER	Amount \$
--	-----------

Card XXXX-XXXXX7-31001

5/28/07*	5% OPEN Savings at FedEx FEDEX EXPRESS \$1,000.00 06/21/07
7/02/07*	5% OPEN Savings at FedEx FEDEX EXPRESS \$1,000.00 06/28/07
7/05/07*	5% OPEN Savings at FedEx FEDEX EXPRESS \$1,000.00 06/13/07
7/10/07*	5% OPEN Savings at FedEx FEDEX EXPRESS \$1,000.00 06/29/07
7/13/07*	5% OPEN Savings at FedEx FEDEX EXPRESS \$1,000.00 07/05/07
7/19/07*	5% OPEN Savings at FedEx FEDEX EXPRESS \$1,000.00 07/12/07

REDACTED

Continued on Page 3

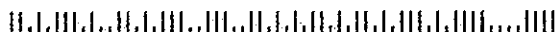
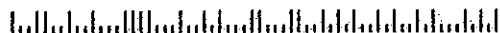
Payment CouponAccount Number
3727-150517-31001**Payment Not Required**To Pay by Computer, visit open.americanexpress.com. To Pay by Phone, call 1-800-472-9297.

Please enter account number on all checks and correspondence.

Total Amount Due

Make check payable to American Express.


See Finance Charges section on reverse side for a description of when additional Finance Charges are not assessed on Features.

JANE HALBRITTER
STONEHEDGE HEALTH
8231 BAY COLONY DR
NAPLES FL 34108-7794AMERICAN EXPRESS
PO BOX 360001
FT LAUDERDALE FL 33336-0001

0000372715051731001 100173649000000000 20 H

Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US. Unless you are paying by computer or by phone, please submit your payment in the enclosed envelope with the payment coupon and the account number indicated on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at first presentment and any representations, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we can not collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check. **Authorization for Electronic Payments:** By using the American Express Pay by Computer, Pay by Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay By Computer, please visit us at www.americanexpress.com. **Lost or Stolen Card:** If the Card is lost or stolen, telephone us immediately at the number indicated on your paper statement or click on the Customer Service link online. Outside the U.S., call collect or contact the nearest American Express Travel Service Office or other local American Express office.

Finance Charges: Average Daily Balance Method for Calculation of Finance Charges: We use the Average Daily Balance method to calculate Finance Charges on your Account. Under this method, we figure the Finance Charges on your Account by applying the daily periodic rate to the Average Daily Balance (as described below) for each feature (such as Purchase, Cash Advance and Balance Transfer features) of your Account including current transactions). To get the Average Daily Balance for each feature, we (1) take the beginning balance for the feature each day (including unpaid Finance Charges from previous billing periods), (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. **For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the daily periodic rate for the feature.** This gives us the daily balance for the feature for that day and the beginning balance for the feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the feature for the billing period and divide the total by the number of days in the billing period. This gives us the Average Daily Balance for the feature. If you pay the New Balance on this statement by the next Closing Date, then you will avoid additional Finance Charges on features included in this New Balance. If you multiply the Average Daily Balance for each feature by the number of days in the billing period and the daily periodic rate for that feature, the result will be the Finance Charge assessed on that feature, except for variations caused by rounding. The total Finance Charge for the billing period is calculated by adding the Finance Charges assessed on all features of the Account. **This method of calculating the Average Daily Balance and Finance Charges assessed daily compounding of Finance Charges.** The minimum Finance Charge for any billing period in which Finance Charges are imposed is \$0.50. **Transactions Made in Foreign Currencies:** If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 2%. This conversion rate may differ from rates such establishments use. **In Case of Errors or Questions About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction which appears on your statement, write or call the Customer Service department as indicated on your paper statement, or click on the Customer Service link online. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. **What We Need From You When You Have a Billing Inquiry:** 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe and explain why you believe there is an error. If you need more information, describe the item you are unsure about. While we are investigating the amount in question, you are still obligated to pay the parts of your bill that are not in question. Please retain any receipts pertinent to your claim. **In Case of Errors or Questions About Your Electronic Transfers:** Please contact us by visiting us online at open.americanexpress.com, or you can call us at 1-800-IPAY-AXP or Pay By Phone and Pay By Computer issues, or 1-800-CASH-NOW for Express Cash and automatic payment issues. You can also write to the Express Cash Operations address indicated on your statement. If you think your statement, receipt or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. **When contacting us:** 1. Tell us your name and account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. **Credit Balance:** If a credit balance (designated "CR") is shown on this statement, no payment is required. You may make charges against the credit balance or request a refund. Requests for refunds should be made in writing to the Refund Unit at the Customer Service address indicated on your paper statement, or click on the Customer Service link online. **Creditor:** American Express Bank, FSB. **New York residents** may contact the New York Banking Department to obtain a comparative listing of credit card rates fees and grace periods by calling 1-800-518-8866.



To Pay By Phone
1-800-472-9297

Customer Service
1-800-492-8468
24 hours/7 days

Express Cash
1-800-CASH-NOW


Lost or Stolen Card
1-800-492-3344

International Collect
1-623-492-7719

Hearing Impaired
(9am-5pm EST)
TTY: 1-800-221-9950
FAX: 1-800-695-9090
In NY: 1-800-522-1897

Large Print and Braille
Statements
1-800-492-8468

Extended Payment
Option/Select and Pay
Option Customer
Service
1-800-403-1288



americanexpress.com

Customer Service
P.O. Box 981535
El Paso, TX
79998-1535

Express Cash
P.O. Box 981531
El Paso, TX
79998-1531

Payments
PO BOX 360001
FT LAUDERDALE
FL
33336-0001

Change of Address

- correct on front
not use
- To change your address online, visit www.americanexpress.com/updatecontactinfo
 - For Name or Company Name changes, please call the Customer Service number on the back of your Card.
 - If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.
 - Please print clearly in blue or black ink only in the boxes provided.

Street Address	
City, State	
Code	
Zip Code and Home Phone	
Zip Code and Work Phone	
E-mail (optional)	

Please provide your e-mail address to receive important account updates and exclusive Cardmember offers and benefits.

You may visit the American Express Privacy Statement at www.americanexpress.com/privacy for more details and to set your email preferences.



Prepared For Case 1:07-cv-03848-WHP Document 26-10 Filed 01/18/2008 Page 3 of 5
JANE HALBRITTER
STONEHEDGE HEALTH

Account Number XXXX-XXXXXX7-31001
Closing Date 07/23/07

Amount \$

Due in Full continued

06/07	FEDEX# 861730140539 MEMPHIS FEDEX CUSTOMER SERVICE	TN
06/13/07	FEDEX# 861730431212 MEMPHIS FEDEX CUSTOMER SERVICE	TN
06/21/07	FEDEX# 861913022209 MEMPHIS FEDEX CUSTOMER SERVICE	TN
06/28/07	FEDEX# 861913022702 MEMPHIS FEDEX CUSTOMER SERVICE	TN
06/29/07	FEDEX# 861913024738 MEMPHIS FEDEX CUSTOMER SERVICE	TN
07/05/07	FEDEX# 861913022698 MEMPHIS FEDEX CUSTOMER SERVICE	TN
07/12/07	FEDEX# 861913022687 MEMPHIS FEDEX CUSTOMER SERVICE	TN
07/16/07	SITE GENIE, LLC 0000ROCHESTER 507-535-7550	MN
07/20/07	NYSTA - E-ZPASS -NY STATEN ISLAND 153643427 Description FOR BILLING QUESTIO ACCT: 5914134 B	NY

REDACTED

Total Due in Full Activity

Prepared For
JANE HALBRITTER
STONEHEDGE HEALTH

Account Number
XXXX-XXXXXX7-21001
Case 1:07-cv-03848-WHP Document 26-10

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Total Savings to Date For This Account	Savings Since Jan 2007	Savings This Period Through Jul 22
\$ <input type="text"/>	<input type="text"/>	<input type="text"/>

Program	End Date	Transactions This Period	Discount % or Credit	Savings This Period	Savings Since Jan 2007
EDEX - Ground, Express and International shipments	Ongoing				
HERTZ - Car rentals	Ongoing				
COURTYARD BY MARRIOTT - For participating hotels, visit marriott.com/opensavings	Ongoing				
DELTA - Flight purchases	Ongoing				
AIRFIELD INN BY MARRIOTT - For participating hotels, visit marriott.com/opensavings	Ongoing				
EDEX KINKO'S OFFICE AND PRINT CENTERS - Document solutions and business services	Ongoing				
ATEWAY - Desktop and notebook PCs, servers, storage solutions, and more	Ongoing				
WYATT - Hotels and resorts in the U.S.	Ongoing				
ETBLUE - Flight purchases	Ongoing				
UBY TUESDAY - Casual dining	Ongoing				
YMANTEC - Security and Back-up software including Norton(TM) products	Ongoing				
PRINGHILL SUITES BY MARRIOTT - For participating hotels, visit marriott.com/opensavings	Ongoing				
WINGATE BY WYNDHAM - Hotels in the U.S.	Ongoing				
1-800-FLOWERS.COM - Flowers and gifts	Ongoing				

REDACTED

Other Ways To Save!

Great New Places To Use Your Business Card



JetOne Jets is an ultimate in private jet charter and proud to introduce you to the American Express-branded AccessOne Card available in denominations of \$100K, \$200K, \$500K and \$1 million.

(CE 109097)
JetOne Jets:
www.jetonejets.com
 or call 1-888-JETONE1



Allied Products, Inc. is a distributor of floor-covering installation supplies in the Mid-Atlantic since 1940.

Allied Products:
www.Alliedproducts.net
 or call 1-800-BUY-GLUE



Tahitian Noni International is a global, research-driven products company that is one of the leaders in the discovery, development, manufacturing, and marketing of noni-based products including beverages, beauty and spa products, weight-loss management, and animal nutrition.

Tahitian Noni:
www.TahitianNoni.com
 or call 1-877-4ShopTN

Did You Know? You Can Use Your Business Card at -



Yardi Systems is one of the leading providers of high-performance software solutions for real estate investment and property management. Their solutions enable real estate businesses to manage their operations and assets with exceptional ease and efficiency, fueling growth and profitability.

(CE 109093)

Yardi Systems:
www.yardi.com



AlphaGraphics does more than design, copy and print. They help their customers communicate. More than 250 worldwide locations.

AlphaGraphics:
www.alphagraphics.com
 or call 1-800-955-6246



KODAK Creative Network helps growing business look their best with easy-to-create marketing materials backed by dependable customer service.

KODAK Creative:
www.creative.kodak.com/axp

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

Join Exclusive Resorts Now and Save Up to \$10,000



Join Exclusive Resorts using your Business Platinum Card® and you can save up to \$10,000. Make your next vacation, and every one after that, better as you enjoy access to hundreds of multi-million dollar private homes in dozens of beach, mountain, metropolitan and leisure destinations worldwide, all with the service and amenities of luxury resorts.

To find out more at Exclusive Resorts a receive a free Effortless Vacation DVD, call 1-866-450-1658 or visit www.exclusiveresorts.com/platinum2. Terms and conditions apply.

(CE 109240)

Low Save 5% on Products from Constant Contact®*



Effective July 1, 2007, American Express® Business Cardmembers will now receive 5% savings at Constant Contact. Over 100,000 businesses just like yours are using Constant Contact to build profitable relationships with their customers and prospects--and so can you! Sign up today and you'll be sending professional HTML e-mail campaigns and surveys in minutes.

*Offer only available by making payment with an American Express® Business Card. The discounts/savings contained in this offer apply only to those services that are provided by Constant Contact. Third-party services purchased through Constant Contact are excluded. Terms are subject to change without notice. Constant Contact's terms and conditions apply to products/services purchased from Constant Contact. Constant Contact and Do-It-Yourself Email Marketing are registered trademarks of Constant Contact.

Find out more and sign up for a free trial at 1-866-876-8464 or visit www.opensavings.com/constantcontact

(CE 109101)

SHARE YOUR STORY



Would you like to be featured in OPEN marketing communications nationwide? Tell OPEN your customer story for an opportunity to have you and your business appear in our advertising and marketing campaigns. We love hearing great news from our Cardmembers about their businesses. We also love hearing how they are using product benefits and services to help grow their businesses.

To submit your story, visit www.openforum.com/shareyourstory

(CE 109099)

Our Money. Your Ideas. Your Decision



Presenting The Members Project, an exciting initiative that brings American Express® Cardmembers together to do something good for our world. On August 7, 2007, American Express will bring it to life with up to \$5 million. So what will it be? That's for you to decide. Over the last few weeks, Cardmembers from all across the country have come up with some truly inspiring project ideas. Now we're down to the Top 50 and it's time to vote. Cast your vote at www.membersproject.com/statement

Cast your vote at www.membersproject.com/statement

(CE 109086)



Membership Rewards FirstSM Monthly Statement and Program News

or questions about your
Membership Rewards account,
call 1-800-297-1300

www.americanexpress.com/rewards

American Express
Membership Rewards
P.O. Box 297813
Fort Lauderdale, FL 33329-9785

Statement Period

July 1, 2007 - July 31, 2007

Account activity after this period does not appear on this statement

MEMBERSHIP
rewards
FIRSTSM

Prepared for

JANE HALBRITTER

Membership Rewards[®] Account Number

1M84761600

Total Points Balance

630,896

Points Earned this Period are
pending until charges are paid in
full and all your accounts are in
good standing. Points Earned this
Period may include Bonus Points.

Points Earned this Period

30,459

Account Summary

Opening points balance	600,437
Points earned this period	+30,459
Points used this period	0
Reinstated points and adjustments	0
Total points balance	=630,896

Points Earned this Period

07/01/07 - 07/31/07

	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Platinum XXXX-XXXXXX4-21004	30,216	0	30,216
Business Platinum XXXX-XXXXXX7-31001	243	0	243
Totals	30,459	0	30,459

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms & Conditions in your Program Guide. If you have questions, please visit www.americanexpress.com/rewards or call 1-800-297-1300. For international, call collect 305-816-2799.

Transfer Membership Rewards[®] Points to Your Continental OnePass Account Today!

Continental offers more than 3,100 daily departures to over 280 cities worldwide. Redeem points for travel on Continental Airlines, Continental Express, Continental Connections, select OnePass airline partners, and any SkyTeam[™] network alliance partner. SkyTeam[™] is a global alliance that offers access to more than 14,000 daily flights to over 650 destinations. Log in at www.continental.com to instantly transfer Membership Rewards points to your Continental OnePass account.

Terms and conditions of the Membership Rewards program apply. For more information visit www.membershiprewards.com.

To preview this reward
and to redeem points,
visit www.membershiprewards.com or call
1-800-AXP-EARN
(297-3276).

(MR Message 1472)



Earn Up To 1,000 Membership Rewards[®] Bonus Points Per Stay at Loews Hotels

Join the LoewsFirst frequent guest program and get VIP extras like room upgrades and late checkout. Plus, you can earn up to 1,000 bonus points with every stay. At the LoewsFirst Blue level, you can earn 500 bonus points per stay. Move up to the Gold or Platinum levels, and you can earn 750 or 1,000 bonus points per stay.

Offer valid through 12/31/07. To be eligible to earn Membership Rewards bonus points, you must be enrolled in both the LoewsFirst and Membership Rewards programs at the time of stay. You must also have chosen Membership Rewards points as the welcome amenity on your LoewsFirst member profile and you must charge your stay to the same eligible, Membership Rewards enrolled American Express[®] Card. Bonus points earned based on qualified stay will be credited to your account 10-12 weeks after charges appear on billing statement. Bonus ID: 7403.

For more information,
or to enroll in the
LoewsFirst program, visit
www.loewsfirst.com. Be
sure to choose
Membership Rewards
points as your welcome
amenity.

(MR Bonus ID 7403)



Continued on reverse

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

JANE HALBRITTER
Membership Rewards® Card Number
1M84761600

MEMBERSHIP
rewards
FIRST

BENIHANA

Redeem Membership Rewards® Points for a \$50 Benihana Gift Card

Experience one of the longest-running dining shows in the world. The preparation will dazzle your eyes, tease your taste buds and leave you hungry for a mouth-watering meal. Enjoy some of the freshest fish at our sushi bars and then choose from such hibachi grilled favorites as prime sirloin, tender chicken and fresh seafood. At Benihana, enjoy an experience at every table! For door-to-door directions, please visit us at www.benihana.com or call 1-877-BENIHANA (236-4426) for the location nearest you.

To redeem 5,000 points for \$50 Benihana Gift Card, visit www.membershiprewards.com or call 1-800-AXP-EARN (297-3276).

(MR Message 4400)

MEMBERSHIP
rewards
Bonus Points

Earn Membership Rewards® Bonus Points at BonusPointsMall.com

Shop and be rewarded. Start every online shopping trip by logging in at BonusPointsMall.com where you can earn bonus points on qualified purchases from more than 175 online retailers like Barnes & Noble.com, Homedepot.com, Staples.com and Banana Republic. The Bonus Points Mall® website is open every day, all year long.

To be eligible to earn bonus points on the Bonus Points Mall, (BP Mall) you must be a U.S. Cardmember and enrolled in the Membership Rewards program ("Program") at the time of purchase and you must charge your qualifying purchase to the BP Mall website (BonusPointsMall.com) on an eligible, enrolled American Express® Card. Participating merchants are subject to change without notice. Additional terms and conditions apply and appear on the Bonus Points Mall website. Bonus points will be credited to your Program account within 10-12 weeks after charges appear on your billing statement. Bonus 10's: 2x Pts - 0807 or 3X Pts - 3096.

Visit the Bonus Points Mall today. Always open. Always bonus points.

(MR Message 4464)

Transfer Points to HawaiianMiles

Hawaiian Airlines offers nonstop service to Hawaii from nine U.S. gateways, plus service to Australia, American Samoa and Tahiti. Hawaiian airlines provides over 100 daily flights between the islands of Hawaii.

Terms and conditions of the Membership Rewards® program apply. For more information, visit www.membershiprewards.com. Taxes and other fees are not included. Individual air carrier restrictions may apply.

To preview this reward and to redeem points, visit www.membershiprewards.com or call 1-800-AXP-EARN (297-3276).

(MR Message 4332)

Enjoy Cinema-Quality Entertainment at Home with a Samsung 19" LCD HDTV

Enjoy surprisingly clear pictures on this compact LCD TV. Features 1440 x 900 pixel resolution, built-in ATSC tuner, widescreen aspect ratio, and 800:1 contrast ratio. It is also equipped with 3W per channel, bottom speakers, and 1 HDMI™ input. Remote control and tabletop stand included. (Reward Code: RY3105, Points: 67,000, Expiration Date: 10/15/07). Check out all Samsung HDTVs on www.membershiprewards.com

Terms and conditions of the Membership Rewards® program apply.

To redeem, visit www.membershiprewards.com/SamsungTV or call 1-800-AXP-EARN (297-3276) by October 15, 2007.

(MR Message 1390)

Reward Yourself with Spa Finder Gift Cards

Spa Finder brings the spa lifestyle to consumers through Spa Finder Gift Card, Luxury SpaFinder Magazine and Spafinder.com. You can redeem Membership Rewards® points for exclusive Spa Finder rewards that will let you enjoy the spa experience at home and at thousands of spas worldwide.

To find the perfect spa for you, log on to www.spafinder.com

(MR Message 1399)

SPAFINDER
THE UNIVERSAL GIFT OF SPA



Notice of Changes to Your Agreement

We are making **important changes** to your American Express Cardmember Agreement ("Agreement") governing the American Express® Card Account identified on this Notice. These changes become effective on the dates indicated below, whether or not you receive a billing statement. This Notice formally amends your Agreement, and any contrary or conflicting language in that Agreement is replaced fully and completely. Note that the terms of your Account are subject to change (including increasing APRs/DPRs and fees, changing fixed APRs/DPRs to variable APRs/DPRs, and adding new terms) in accordance with the Agreement governing your Account. All terms of the Agreement not amended herein remain in full force and effect.

This is an important Notice of changes to your Agreement. You should carefully review these changes, share them with any Additional Cardmembers on your Account, and then keep this Notice for future reference. If you have questions regarding this Notice, please call the telephone number listed on the back of your American Express Card.

Changes to Minimum Amount Due

We are changing the Minimum Amount Due calculation for your Account. This change becomes effective with your first billing period that ends on or after November 16, 2007. As a result of this change, if you consistently pay only the Minimum Amount Due, your Minimum Amount Due may increase. Accordingly, effective October 17, 2007, the heading of the **Billing Statements/Amount Due** section of your Agreement is deleted and replaced with "**Billing Statements**," and the second and following paragraphs of that section are deleted and replaced with the following new sections:

Amount Due

Each billing statement will reflect a New Balance and an Amount Due. The "Amount Due" is the total of (i) all Charges on your Account other than those associated with Features, plus (ii) the Flexible Minimum Amount Due (described below) for any Charges associated with Features, plus (iii) any portion of any previously billed Amount Due that remains unpaid. The Amount Due is due and payable once you receive the billing statement.

Flexible Minimum Amount Due

If you have Charges associated with Features on the Closing Date of the billing statement ("Flexible New Balance"), your billing statement will reflect a Flexible Minimum Amount Due ("Minimum Amount Due"). Payment is due by the time and date shown and in the manner prescribed on the statement. The Minimum Amount Due will not exceed your Flexible New Balance. You may pay more than the Minimum Amount Due, up to the entire outstanding balance, at any time. To calculate the Minimum Amount Due, we take the greatest of the following amounts and round the result to the nearest whole dollar:

- (a) 2% of the Flexible New Balance;
- (b) the lesser of:
 - (i) current billed Finance Charges plus 1% of the Flexible New Balance (excluding finance charges from the Flexible New Balance), or
 - (ii) 4% of the Flexible New Balance; or
- (c) \$20.

Adjusted Minimum Amount Due

Summary: If you consistently pay more than the Minimum Amount Due outlined above, and you have paid your amounts due in full, we may calculate your minimum payment without the additional 1% of the balance referenced in (b)(i). If we do this, and finance charges are more than 2% of the Flexible New Balance, we may add \$15 to your minimum payment. For information about how this works, read the detailed description below.

Detailed Description: We may adjust the outlined calculation above by removing "plus 1% of the Flexible New Balance" in (b)(i). After the adjustment, if your Minimum Amount Due is equal to the current billed Finance Charges, we will increase your Minimum Amount Due by \$15.

We will apply the adjusted calculation to your Account if:

- the sum of your payments (credited to your Flexible New Balance in the six consecutive billing periods ending with the Closing Date of the current billing period) is greater than the sum of the Minimum Amounts Due (for the six consecutive billing periods ending with the Closing Date of the previous billing period, not using the adjusted calculation and including the amount past due in only the first of those six periods);
- the sum of the Minimum Amounts Due is equal to the sum of your payments (defined above) and it is less than or equal to \$120;
- the sum of the Minimum Amounts Due is zero and we used the adjusted calculation in the last billing period when your Minimum Amount Due was not zero; or
- it is the first billing period ending on or after November 16, 2007, and your Account was opened before that date.

If we adjust your Minimum Amount Due, we will do so for at least six billing periods, and if we stop adjusting your Minimum Amount Due, we will not adjust it again for at least six billing periods, regardless of your payment history."

Other Important Information About Your Account

Event Ticket Protection Plan

The Event Ticket Protection Plan is changing for residents of Alaska for eligible Tickets charged on or after November 1, 2007. Accordingly, effective November 1, 2007, the rider below forms a part of the Description of Coverage for the Event Ticket Protection Plan for residents of Alaska.

AMEX ASSURANCE COMPANY Administrative Office: 3500 Packerland Drive, De Pere, WI 54115

For residents of Alaska, the Event Ticket Protection Plan Description of Coverage to which this rider is attached is amended to include the **bold italicized** language as follows:

The *Legal Actions* section is hereby removed in its entirety and replaced with the following which is added and made part of the Description of Coverage:

Legal Actions

No legal action may be brought to recover against this Plan within 60 days after initial written proof of loss has been received by the Plan. No such action may be brought after three years from the time written proof of loss is required to be given. If there are any claims the three year timeframe does not begin to run until after the claim has been denied.

The Exclusions section is hereby removed in its entirety and replaced with the following which is added and made part of the Description of Coverage:

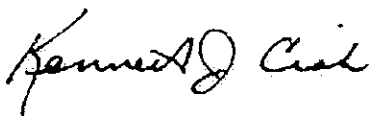
Exclusions

Benefits are not payable if the loss for which coverage is sought was directly or indirectly, wholly or partially, contributed to or caused by the following: 1. infirmity, disease or sickness of the Ticketholder, other than as defined by Medical Emergency; 2. Delay; 3. fraud or illegal activity of any kind by the Ticketholder; 4. confiscation by any governmental authority; 5. active participation in a civil public disturbance or riot; or 6. negligent failure of a duty to care by any third party in whose possession a Ticket has been temporarily placed by the Ticketholder.

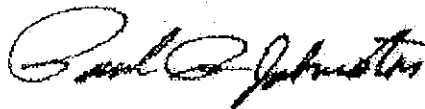
These exclusions do not apply if the dominate cause of a loss is a risk or peril that is not otherwise excluded.

There are no other changes to the Description of Coverage.

y:



Kenneth J. Ciak, President



Paul R. Johnston, Secretary

RDR1-AK 11/06



Notice of Changes to Your Agreement

We are making **Important Changes** to your American Express Cardmember Agreement ("Agreement") governing the American Express® Card and Account identified on this Notice. These changes become effective on the dates indicated below, whether or not you receive a billing statement. This Notice formally amends your Agreement, and any contrary or conflicting language in that Agreement is replaced fully and completely. Note that the terms of your Account are subject to change (including increasing APRs/DPRs and fees, changing fixed APRs/DPRs to variable APRs/DPRs, and adding new terms) in accordance with the Agreement governing your Account. All terms of the Agreement not amended herein remain in full force and effect.

This is an important Notice of changes to your Agreement. You should carefully review these changes, share them with any Additional Cardmembers on your Account, and then keep this Notice for future reference. If you have questions regarding this Notice, please call the telephone number listed on the back of your American Express Card.

Purchase Protection

Purchase Protection is changed for covered purchases made on or after November 1, 2007. Accordingly, effective November 1, 2007, the information below replaces any other information you previously had regarding Purchase Protection.

Description of Coverage Underwritten by AMEX Assurance Company, Administrative Office, 480 Pilgrim Way, Green Bay, Wisconsin. Purchase Protection provides coverage for Your purchases for ninety (90) days from the date of purchase when You charge any portion of the price of the purchased item to Your Account. You will be reimbursed only for the amount charged to Your Account. (See Description of benefits section.)

Definitions

Certain words used in this Description of Coverage are capitalized throughout and have special meanings. Wherever used herein, the singular shall include the plural, the plural shall include the singular, as the context requires.

Account means Your American Express Card Account.

Cardmember means a person who has been issued a United States of America based proprietary American Express Card, which is Current and in Good Standing, and who has a Permanent Residence in the 50 United States of America, the District of Columbia, Puerto Rico or the U.S. Virgin Islands.

Covered Incident means the loss or theft of, or damage, whether by accident or vandalism, to any one item of property purchased worldwide as a gift or for personal or business use and charged to Your Account.

Company means AMEX Assurance Company, and its duly authorized agents.

Current and in Good Standing means a Cardmember Account for which the monthly minimum requirement has been paid prior to the date in which the claim is payable.

Master Policyholder means American Express Travel Related Services Company, Inc.

Permanent Residence means the one primary dwelling place where the Cardmember resides and to which they intend to return. It means the Policy and the benefits described therein.

Platinum Cardmember means a Cardmember who has a Platinum Charge Card (required to be paid in full monthly), a Corporate Platinum Card, or a Fidelity American Express Platinum Card. Any other Card which may reference the Platinum name or has Platinum colored plastic will not receive higher coverage limits or benefits.

Policy means the Group Insurance Master Policy (AX0951 issued to American Express Travel Related Services Company, Inc.).

We, Us, Our means the Company.

You, Your means the Cardmember.

Description of Benefits

We will pay You the expense charged to Your Account up to \$10,000 for any one Covered Incident and up to \$50,000 for all Covered Incidents during a calendar year. Purchase Protection provides benefits, for ninety (90) days from the date of purchase, if a Covered Incident occurs with respect to property You purchased and charged to Your Account. Our benefit payment will not include shipping and handling expenses for installation, assembly, professional advice, maintenance or other service charges or any product rebates, discounts or money received from lowest price comparison programs that reduced the original cost of the property.

Your payment of any eligible benefit amount is further contingent upon Your Account being Current and in Good Standing.

Only a Cardmember has a legal and equitable right to any insurance benefit that may be available under this Plan.

Exclusions

Benefits are not payable if the loss for which coverage is sought was directly or indirectly, wholly or partially, contributed to or caused by:

1. war or any act of war, whether declared or undeclared;
2. any activity directly related to and occurring while in the service of any armed military force of any nation state recognized by the United Nations;
3. participation in a riot, civil disturbance, protest or insurrection;
4. violation of a criminal law, offense or infraction;
5. natural disasters, including, but not limited to, hurricanes, floods, tornados, earthquakes or any other event in the course of nature, that occurs at the same time or in separate instances;
6. fraud or abuse or illegal activity of any kind by the Cardmember;
7. confiscation by any governmental authority, public authority, or customs official;
8. negligent failure of a duty to care by any third party in whose possession the property purchased by a Cardmember has been temporarily placed;
9. not being reasonably safeguarded by You;
10. theft from baggage not carried by hand and under Your personal supervision or under the supervision of a traveling companion known by You;
11. damage through alteration (including, but not limited to, cutting, sawing and shaping);
12. normal wear and tear, inherent product defect or manufacturer's defects or normal course of play;
13. damage or theft while under the care and control of a common carrier;
14. food spoilage;
15. leaving property at an unoccupied construction site; or
16. purchases lost or misplaced.

For residents of Washington, the first paragraph of this section is removed and replaced with the following: We will not pay for loss caused by any of the excluded events described below. Loss will be considered to have been caused by an excluded event if the occurrences of that event directly and solely results in loss, or initiates a sequence of events that result in loss, regardless of the nature of any intermediate or final event in that sequence.

Purchases Not Covered

- The following purchases are not covered:
1. travelers checks, tickets of any kind, negotiable instruments (including, but not limited to, gift certificates, gift cards and gift checks), cash or its equivalent;
 2. animals or living plants;
 3. rare stamps or coins;
 4. consumable or perishable items with limited life spans (including, but not limited to, perfume, light bulbs, batteries);
 5. antique or previously owned items;
 6. motorized vehicles and watercraft, aircraft, and motorcycles or their motors, equipment, parts or accessories;
 7. lost, stolen or damaged

property consisting of articles in a pair or set. Coverage will be limited to no more than the value of any particular part or parts, unless the articles are unusable individually and cannot be replaced individually, regardless of any special value they may have had as part of a set or section; 8. items purchased for resale, professional, or commercial use; 9. permanent household and/or business fixtures, including, but not limited to, carpeting, flooring and/or tile; 10. business fixtures, including, but not limited to, air conditioners, refrigerators, heaters; and 11. dental, medical and dental equipment and devices.

Claims Provisions

If you experience a loss for which You believe a benefit is payable under this Plan, You must provide both Notice of Claim and Proof of Loss. To ensure prompt processing of Your claim, report any theft or damage immediately following the date of the Covered Incident, including for items purchased with the Card. Retain Your receipts and Your damaged property (if applicable) until the claim process is complete.

Notice of Claim

Notice of Claim should be provided to Us within thirty (30) days of the loss. You may contact Us by calling toll-free stateside 1-800-322-1277 or from overseas, by calling collect 1-303-273-6498. You may also write to Us at Purchase Protection, PO Box 402, Golden, CO 80602-0402.

Failure to provide Notice of Claim within thirty (30) days will not invalidate a claim or reduce any benefit payment that may be found to be payable, if it can be shown that it was provided as soon as reasonably possible. At the time You provide Us with Notice of Claim, We will assist with Your Proof of Loss by providing You with instructions and/or documents, which You may have to complete and return to Us. You are required to cooperate with Us and provide documentation as requested by Us which is required and necessary to process Your claim and determine if benefits are payable.

For residents of Missouri, no claim will be denied based upon Your failure to provide notice within such specified time, unless this failure operates to prejudice the right of Us.

Proof of Loss

Proof of Loss requires You to send Us all the information We request, at Your expense, in order that Your claim may be evaluated and that We may make a determination as to whether the claim may be paid. You must provide Us with satisfactory Proof of Loss within thirty (30) days (for residents of North Dakota sixty (60) days) after We have provided You with instructions and/or a claim form in response to Your Notice of Claim. Your claim may be denied. Your Proof of Loss documentation may be mailed to Us at the same address provided above for mailing Your Notice of Claim. We reserve the right to request all the information We deem necessary to determine that Your claim is payable, and We will consider that We have received complete Proof of Loss until the information We have requested is received.

Proof of Loss may require documentation consisting of, but not necessarily limited to, the following: 1. a Purchase Protection Claim Form; 2. original itemized store receipt; 3. the insurance declaration forms for Your other sources of insurance or indemnity (e.g., homeowner's or auto insurance); 4. a photograph of and/or repair estimate for the damaged property; and 5. for theft and vandalism claims, a report regarding the stolen or vandalized property must be filed with the appropriate authority before You call to file a claim under Purchase Protection.

Payment will be made on claims not substantiated in the manner required by Us.

If required documentation is not received within thirty (30) days (for residents of North Dakota sixty (60) days) of the date of the Covered Incident (except for documentation which has not been furnished for reasons beyond Your control), coverage may be denied. It is Your responsibility to provide all required documentation We request.

You may be required to send in the damaged property at Your expense for further evaluation of Your claim. If requested, You must send in damaged property within thirty (30) days (for residents of North Dakota sixty (60) days) from the date of Our request to remain eligible for coverage.

Payment of Claim

Payment for benefits provided by this Plan will be paid upon Our receipt and review of Your complete Proof of Loss documentation and Our determination that a claim is payable according to the terms of the Plan.

Payment made by Us in good faith pursuant to this or any other provision of this Plan will fully discharge Us to the extent of such payment.

If other insurance is available to You which provides the same or similar coverage as that provided by this Plan, this Plan becomes excess and will pay only that portion of the Covered Incident benefit which is not reimbursed by other insurance up to Our limits, as provided under the Description of Benefits section.

General Provisions

Change of Permanent Residence

If a change is to a different state, Your Policy provisions may be adjusted to conform to the requirements of that state.

Miscellaneous Error

A clerical error made by the Company will not invalidate insurance otherwise validly in force nor continue insurance not validly in force.

Conformity with State and Federal Law

If any provision does not conform to applicable provisions of State or Federal law, the Plan is hereby amended to comply with such law.

Entire Contract; Representation; Change

Description of Coverage, the Policy and any applications, endorsements or riders make up the entire contract. Any statement You make is a representation and not a warranty. This Description of Coverage may be changed at any time by written agreement between the Master Policyholder and the Company. Only the President, Vice-President or Secretary of AMEX Assurance Company may change or waive the provisions of the Description of Coverage. No agent or other person may change the Description of Coverage or waive any of its terms. This Description of Coverage may be changed at any time by providing notice to You. A copy of the Policy will be maintained and kept by the Master Policyholder and may be examined at any time.

Excess Coverage

If a loss under this Policy is insured under any other valid and collectible policy, then this Policy shall cover such loss, subject to its terms, conditions, provisions and other terms herein, only to the extent that the amount of such loss is in excess of the amount of such insurance which is payable or paid.

If a request for benefits made under the Plan is determined to be fraudulent, or if any fraudulent means or devices are used by You or by anyone acting on Your behalf to obtain benefits, all benefits will be forfeited.



to not provide coverage to a Cardmember who, whether before or after a loss, has: 1. concealed or misrepresented any fact upon which
 ly, if the concealment or misrepresentation is material and is made with the intent to deceive; or 2. concealed or misrepresented any fact
 the fact misrepresented contributes to the loss.

Legal Actions
 o legal action may be brought to recover against this Plan until sixty (60) days after Proof of Loss has been received by Us. No such action
 ay be brought after three (3) years (for residents of Arkansas five (5) years and residents of Missouri ten (10) years) from the time written
 roof of Loss is required to be given.

a time limit of this Plan is less than allowed by the laws of the state where You live, the limit is extended to meet the minimum time allowed by
 ch law.

Right of Recovery
 We make a payment to You under this Plan and You recover an amount from another, equal to or less than Our payment, You shall hold in
 st for Us the proceeds of the recovery and reimburse Us to the extent of Our payment. If Our payments exceed the maximum amount
 ayable under the benefits of this Plan, We have the right to recover from You any amount exceeding the maximum amount payable.

Subrogation
 the event of any payment under this Policy, We shall be subrogated to the extent of such payment to all Your rights of recovery. You shall
 ecute all papers required and shall do everything necessary to secure and preserve such rights, including the execution of such documents
 ecessary to enable Us to effectively bring suit or otherwise pursue subrogation rights in Your name. You shall do nothing to prejudice such
 ubrogation rights.

'e shall be entitled to a recovery as stated in these provisions only after You have been fully compensated for damages by another party.
 r residents of Louisiana, the Right of Recovery, Subrogation and Excess Coverage sections are revised to reflect: If the Company makes
 y payment under this Policy and the Cardmember has the right to recover damages from another, the Company shall be subrogated to that
 ght. However, the Company's right to recover is subordinate to the Cardmember's right to be fully compensated.

Termination or Cancellation
 overage will cease on the earliest of the following: 1. the date You no longer maintain a Permanent Residence in the 50 United States of
 merica, the District of Columbia, Puerto Rico or the U.S. Virgin Islands; 2. the date We determine that You or someone on Your behalf
 intentionally misrepresented or fraud occurred; 3. the date the Policy is cancelled; 4. the date You are no longer a Cardmember; 5. the date
 our Account ceases to remain Current and in Good Standing; or 6. the date the Plan is not available in the location where You maintain a
 ermanent Residence.

ermination or Cancellation of coverage will not prejudice any claim originating prior to termination or cancellation subject to all other terms of
 e Policy.

re Company has the right to cancel the Policy at any time by sending a written notice at least forty-five (45) days in advance to You at Your
 own address. The notice will include the reason for cancellation.

Important Additional Information For You
 r those eligible and enrolled in the Membership Rewards® program, benefits are also paid when the purchased property is received through
 e redemption of a Membership Rewards redemption certificate. Payment or credit will not exceed the original assigned value of the property
 ceived through redemption of a Membership Rewards redemption certificate up to the stated limits, excluding shipping and handling
 penses. Benefits will not be paid when a Membership Rewards redemption certificate has been transferred to a non-eligible Cardmember
 non-Cardmembers.

is Description of Coverage replaces any other Description of Coverage that You may have previously received for Purchase Protection.

This Description of Coverage is an important document. Please read it and keep it in a safe place.
 I WITNESS WHEREOF, We have caused this Description of Coverage to be signed by Our officers:

Kenneth J. Ciak, President
 AMEX Assurance Company

Thomas R. Moore, Secretary
 AMEX Assurance Company

P-DOC-CCSG2 02/07

Applicable for Residents of the State of Kentucky

In the **Termination or Cancellation** section the following is removed:

The Company has the right to cancel the Policy at any time by sending a written notice at least forty-five (45) days in advance to You at Your
 last known address. The notice will include the reason for cancellation.

And replaced with the following:

The Company has the right to cancel the Policy at any time by sending a written notice at least seventy-five (75) days in advance to You at
 Your last known address. The notice will include the reason for cancellation.

P/EW-RDR1-KY 05/07

Applicable for Residents of the State of Oregon

In the **Exclusions** section the following are removed: 4. violation of a criminal law, offense or infraction; 6. fraud or abuse or illegal activity
 of any kind by the Cardmember;

The **Proof of Loss** section is hereby removed in its entirety and replaced with the following:

Proof of Loss

Proof of Loss requires You to send Us all the information We request, at Your expense, in order that Your claim may be evaluated and that
 We may make a determination as to whether the claim may be paid. You must provide Us with satisfactory Proof of Loss within ninety (90)
 days after We have provided You with instructions and/or a claim form in response to Your Notice of Claim or Your claim may be denied.

Our Proof of Loss documentation may be mailed to Us at the same address provided above for mailing Your Notice of Claim. We reserve the right to request all the information We deem necessary to determine that Your claim is payable, and We will not consider that We have received complete Proof of Loss until the information We have requested is received.

Proof of Loss may require documentation consisting of, but not necessarily limited to, the following: 1. Purchase Protection Claim Form; 2. the original itemized store receipt; 3. the insurance declaration forms for Your other sources of insurance or indemnity (e.g., homeowner's or renter's insurance); 4. a photograph of and/or repair estimate for the damaged property; and 5. or theft and vandalism claims, a report regarding the stolen or vandalized property must be filed with the appropriate authority before You call to file a claim under Purchase Protection.

No payment will be made on claims not substantiated in the manner required by Us.

If all required documentation is not received within ninety (90) days of the date of the Covered Incident (except for documentation which has not been furnished for reasons beyond Your control), coverage may be denied. It is Your responsibility to provide all required documentation We request.

You may be required to send in the damaged property at Your expense for further evaluation of Your claim. If requested, You must send in the damaged property within ninety (90) days from the date of Our request to remain eligible for coverage.

RDR1-OR 05/07

Eligible for Residents of the State of South Dakota

The Legal Actions section is hereby removed in its entirety and replaced with the following:

Legal Actions

No legal action may be brought to recover against this Plan until sixty (60) days after Proof of Loss has been received by Us. No such action may be brought after six (6) years from the time Proof of Loss is required to be given.

EW-RDR1-SD 05/07

Eligible for Residents of the State of Vermont

In the Termination or Cancellation section the following is removed:

The Company has the right to cancel the Policy at any time by sending a written notice at least forty-five (45) days in advance to You at Your last known address. The notice will include the reason for cancellation.

and replaced with the following:

The Company has the right to cancel the Policy by sending a written notice at least forty-five (45) days in advance to You at Your last known address. The notice will include the reason for cancellation.

EW-RDR1-VT 05/07



Gold Card®
Statement of Account

600,437
Membership Rewards®
Points Available

at 08/08/07, when charges due are paid in full and all accounts are in good standing.

Prepared For
JANE HALBRITTER

Account Number
XXXX-XXXXX2-64001

Closing Date
08/08/07

Page 1 of 6

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments	Credit Balance \$

Payment Not Required

Please refer to page 3 for important information regarding your account

An existing Credit Balance on your Due in Full account will be applied to your Flexible Minimum Amount Due. Any remaining Credit Balance can be applied to your Flexible Payment Option Account (Sign & Travel and/or Extended Payment Option) Balance, against future charges or you may request a refund.

To manage your Card account online or to pay your bill, please visit us at www.americanexpress.com. For additional contact information, please see the reverse side of this page.



Protect Your Identity - Protect Your Credit

With CreditSecure® from American Express, you'll get the tools you need to help protect one of your most valuable assets—your credit. You'll receive unlimited access to your credit reports and scores from all three national credit bureaus, along with 24/7 credit monitoring, and much more.

To learn more, or to take advantage of our 30-day review period, visit us at: www.americanexpress.com/creditprotection

Activity	Amount \$
Total of Payment Activity	
Due in Full Activity for JANE HALBRITTER	
08/23/07 JOE TAHAN'S FURNITURE HOME NY	REDACTED
HOME FURN	
Total Due in Full Activity	

Payment Coupon

Account Number
3727-682012-64001

Payment Not Required

Please enter account number on all checks and correspondence.

Make check payable to American Express.



JANE HALBRITTER
APT 1720
8231 BAY COLONY DR
NAPLES FL 34108-7795

Total Amount Due

See Finance Charges section on reverse side for a description of when additional Finance Charges are not assessed on Features.

Check here if address or telephone number has changed. Please note changes on reverse side.

☐

AMERICAN EXPRESS
PO BOX 360001
FT LAUDERDALE FL 33336-0001

Payments: Payments received after 12:00 noon may not be credited until the next day. Payments must be sent to the payment address shown on your statement and must include the remittance coupon from your statement. Payments must be made with a single check or draft drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system, or through an electronic payment method payable in US dollars and clearable through the US banking system. Your Account number must be included on all payments. If payment does not conform to these requirements, crediting may be delayed and additional Charges may be imposed. If we do not receive payment made in a foreign currency, we will choose a conversion rate that is acceptable to us to convert your payment into US dollars, unless a particular rate is required by law. Please do not send post-dated checks. They will be cashed upon receipt. Our acceptance of any payment marked with a restrictive legend will not operate as an accord and satisfaction without our express prior written approval. **Authorization for Electronic Debit:** We will process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a costly process is available. By submitting a check for payment, you authorize us to initiate an electronic debit from your bank or asset account. When we process your check electronically, your payment may be debited to your bank or asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your bank or asset account statement. If we cannot collect the funds electronically we may issue a draft against your bank or asset account for the amount of the check. **Authorization for Electronic Payments:** By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you will be authorizing us to initiate an electronic debit to the financial account you specify in the amount you request. Payments received after 5:00 p.m. MST may not be credited until the next day. **Allocation of Payments and Credits:** Subject to applicable law, we will apply and allocate payments and credits among Features and Charges on your Account in any order and manner determined by us in our sole discretion. **Finance Charges:** **Average Daily Balance (ADB) Method for Calculation of Finance Charges (FC):** We use the ADB method to calculate FC on your Account. Under this method, we figure the FC on your Account by applying the Daily Periodic Rate (DPR) to the ADB (as described below) for each Feature (including current transactions). Different daily periodic rates may be applied to separate Feature balances. To get the ADB for each feature, we (1) take the beginning balance for each day (including unpaid FC from previous billing periods) (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. *For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the DPR for the feature.* This gives us the daily balance for the Feature for that day and the beginning balance for that Feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the Feature for the billing period and divide the total by the number of days in the billing period. This gives us the ADB for the Feature. If you pay your New Balance on this statement by the next Closing Date, then you will avoid additional FC on features included in this New Balance. If you multiply the ADB for each Feature by the number of days in the billing period and the DPR for that feature, the result will be the FC assessed on that Feature, except for variations caused by rounding. The total FC for the billing period is calculated by adding the FC assessed on all Features of the Account. *This method of calculating the ADB and FC results in daily compounding of FC.* **Transactions Made in Foreign Currencies:** If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 2%. This conversion rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use. **Billing Rights Summary:** In Case of Errors or Questions About Your Bill: If you think your bill is incorrect, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the Customer Service address noted to the right. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at the number indicated on the front of this statement, but doing so will not preserve your rights. In your letter, give us the following information: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. If you have authorized us to pay your bill automatically from your checking or savings account, you can stop the payment on any amount you think is wrong. To stop the payment your card must reach us three business days before the automatic payment is scheduled to occur. **Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the merchandise for the property or services, all purchases are covered regardless of amount or location of the purchase.) **Credit Balance:** If a credit balance (designated CR) is shown on this statement, it represents money owed to you. If you do not make sufficient charges against the credit balance or request a refund, we will, within 30 days after expiration of the six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance if the amount is \$1.00 or more. **New York residents** may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-515-8866.



To Pay By Phone
1-800-472-9297

Customer Service
1-800-528-4800
24 hours/7 days

Lost or Stolen Card
1-800-992-3404

Express Cash
1-800-CASH-NOW

International Collect
1-336-393-1111

Hearing Impaired
(9am-5pm EST)
TTY: 1-800-221-9950
FAX: 1-800-695-9090
In NY: 1-800-522-1897

Large Print and Braille
Statements
1-800-528-4800



americanexpress.com

Customer Service
P.O. Box 981535
El Paso, TX
79998-1535

Express Cash
P.O. Box 981531
El Paso, TX
79998-1531

Payments
PO BOX 360001
FT LAUDERDALE
FL
33336-0001

Change of Address

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name or Company Name changes, please call the Customer Service number on the back of your Card.
- If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.
- Please print clearly in blue or black ink only in the boxes provided.

Net Address

State

Code

Code and Phone

Code and Phone

Cell (optional)

Please provide your e-mail address to receive important account updates and exclusive Cardmember offers and benefits.

You may visit the American Express Privacy Statement at www.americanexpress.com/privacy for more details and to set your email preferences



Prepared For
JANE HALBITTER

Account Number
XXXX-XXXX-64601

Closing Date
08/08/07

Page 3 of 6

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Important Notice

Information on Flexible Payment Features

You may have access to one or more Flexible Payment Features as part of your Card account. The current Annual Percentage Rates (APRs) and Daily Periodic Rates (DPRs) for the Flexible Payment Features are as follows:

For Sign & Travel®, the APR is 18.24%, the DPR is 0.0500%

Please refer to page 2
for further important
information regarding
your account



Now Earn Rewards When You Pay Your Mortgage!

Indymac Bank® is offering the Express Rewards Mortgage™ program in which you can earn valuable rewards on eligible new loans by paying your monthly mortgage payments with your rewards-eligible American Express® Card. Plus, Indymac Bank offers competitive rates and fast closing times, making your loan process simple and hassle-free.

It is important to understand the features associated with the loan program you choose and how it may impact your financial situation. To qualify, you must close on an eligible new home loan and be authorized by American Express for the anticipated monthly payment. Subject to Program terms and conditions, underwriting approval and loan related closing costs including an initial Program fee. American Express is not responsible for financial services offered by Indymac Bank.

To learn more about Indymac Bank and the Express Rewards Mortgage program, please visit www.Indymacloans.com/Rewards_08 or call 1-888-917-3863.

(CE 109314)

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(CE 109331)

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(CE 109307)

Experience the Regent Palms, Turks & Caicos

Book your stay with any American Express® Card and enjoy a \$100 credit during your stay at the luxurious Regent Palms. Relax on the pristine shores of the Grace Bay Beach and enjoy world-class amenities.

To redeem offer, you must use any American Express Card and mention offer code AMX75CRD. Valid for stays completed by December 31, 2007. Offer not valid with other promotions or towards existing bookings. Cancellation charges and blackout dates may apply. Cancellation must be received 24 hours before arrival. One \$100 credit per room applicable to all non-room hotel stay charges. Guest forfeits any of the credit not used during eligible stay. The credit has no cash value. "Stay" is defined as one night.

Visit www.RegentHotels.com/AmericanExpress and use promo code AMX75CRD when making your reservation.

(CE 109358)

Pay Your Quarterly Taxes with Your Card and Earn Rewards

Earn rewards while paying your taxes. You can pay your Quarterly Estimated (1040ES) federal, state, and local property taxes as well as Quarterly Employee Withholdings (Form 941) business taxes with your American Express® Card. For additional information, visit www.americanexpress.com/taxes

www.americanexpress.com/taxes

(CE 109312)

All federal, state, local and business tax payments made with your Card are subject to a convenience fee charged by either of the two IRS-approved payment processors, Official Payments Corp. and PAY1040.com. All Card terms and conditions apply.

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

ail with Uniworld Grand River Cruises

NIWORLD
The Value of Experience

Mariner Club

By booking a cruise with Uniworld Grand River Cruises and the American Express® Mariner Club, you can enjoy a complimentary cocktail party and shoreside excursion, a friendly and professional onboard host, Cardmember-only benefits and more!

There are many ways to travel, but few compare to the sheer luxury, comfort, and convenience of a Uniworld Grand River Cruise. You glide along gentle waterways rather than congested highways. Your ship docks right in the heart of each city and shore excursions are included. Our passengers appreciate the service, attention and warmth of Uniworld's staff and they love the luxury of unpacking only once for a carefree vacation. Uniworld offers itineraries on major rivers in Europe, Russia and China. Let the luxurious river ships take you from imperial palaces to quaint villages and stunning geography. The options to you are almost endless: from Spain and Portugal to the Black Sea, Northern Italy, Beijing and Cairo. While on board enjoy elegant staterooms that feature fine amenities and special touches to make you feel pampered your entire voyage.

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(CE 109343)

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Offer valid 4/1/2007 - 12/31/2007. Cardmembers can earn up to 250,000 Membership Rewards bonus points based on Membership Plan purchased. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program ("Program") at the time of purchase and you must charge your entire Transfer Fee and Membership Deposit on an eligible, enrolled American Express Card. Addition terms and conditions apply. See www.exclusiveresorts.com/effortless2 for information. Bonus ID:7241

Call 1-866-450-1660 or visit www.exclusiveresorts.com/effortless2 for membership information, a free Effortless Vacation DVD, and details on earning up to 250,000 Membership Rewards bonus points when you join.
(CE 109310)

Travel Medical Protection - Travel with Peace of Mind



Travel Medical Protection, offered exclusively to American Express® Cardmembers, provides insurance coverage for up to \$100,000 for eligible expenses related to evacuations and medical and dental emergencies, while on a Covered Trip traveling anywhere in the world, when more than 150 mile radius from Your Permanent Residence for up to 45* days whether driving, on a cruise ship, flying on a Scheduled Airline or taking the railroad.

Travel Medical Protection is underwritten by AMEX Assurance Company, Administrative office, De Pere, Wisconsin. Coverage is subject to the terms, conditions, and exclusions of Master Policies: (varies per state) AX0950, AX0916, AX0124 or Policy Form Number TMP-IND and is subject to change with notice. *In most states.

There are some things you can't pack in a suitcase, like adequate insurance. So, travel with peace of mind! To learn more about the coverage or how You can enroll yourself and your loved ones, call 1-800-618-8302 and mention RSVP code 6JT.
(CE 109330)

complimentary Upgrade at The Regent South Beach

THE
Regent
SOUTH BEACH

Relax at The Regent South Beach with a complimentary upgrade to the next room type and daily breakfast for two when you book your stay with any American Express® Card. Located in the historic Art Deco District between famed Collins Avenue and Ocean Drive, request early check in and or late check out to make the most of your trip.

To redeem this offer, you must use any American Express Card and mention offer code AMXUPGRD. Offer valid for stays completed by December 31, 2007. Offer cannot be combined with other promotions or offers. Limit one offer per Cardmember. Cancellation charges may apply. Subject to availability. Blackout dates may apply. Price per room per night. Cancellation must be received 24 hours before scheduled arrival. This offer does not apply to existing bookings. Offer is only available at The Regent South Beach.

Visit www.RegentHotels.com/AmericanExpress and use promo code **AMXUPGRD** when making your reservation.

(CE 109359)

ers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be closing to the merchant that you meet these criteria.

**Platinum Card®
Statement of Account**

600,437
Membership Rewards®
Points Available
at 08/09/07, when charges due are paid in full and all accounts are in good standing

Prepared For
HALBRITTER

Account Number
XXXX-XXXX4-21004

Closing Date
08/09/07

Page 1 of 10

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments	New Balance \$

**Please Pay By
08/24/07**

Please refer to page 5
for important information
regarding your account

To manage your Card account online or to pay your bill, please visit us at www.americanexpress.com.
For additional contact information, please see the reverse side of this page.

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**MEMBERSHIP
rewards
FIRST**

Activity * Indicates posting date Amount \$

07/26/07* PHONE PAYMENT RECEIVED-THANK YOU Amount \$

Due in Full Activity for JANE HALBRITTER
Card XXXX-XXXX4-21004

07/24/07* Balance Transfer

07/24/07 LORD AND TAYLOR SYRACUSE NY
APPAREL ACCS
ROC No. 0700710067

07/12/07 CHARLOTTE RUSSE 111 SYRACUSE NY
CLOTHING/APP
ROC No. 0061291025

07/12/07 FOREVER 21 #92 0092 SYRACUSE NY
8009661355
Description
APPAREL ACC

REDACTED

Ashley
Ashley

Continued on Page 3

Please fold on the perforation below, detach and return with your payment

Payment Coupon

Account Number
3717-577374-21004

**Please Pay By:
08/24/07**

Please enter account
number on all checks and
correspondence.

Make check payable to
American Express.

Total Amount Due

See Finance Charges
section on reverse side for
a description of when
additional Finance
Charges are not assessed
on Features.

Check here if address or
telephone number has
changed. Please note
changes on reverse side.

☐

Mail Payment to:

AMERICAN EXPRESS
PO BOX 360001
FT LAUDERDALE FL 33336-0001

JANE HALBRITTER
APT 1702
8231 BAY COLONY DR
NAPLES FL 34108-7794



0000371757737421004 001211687001211687 08 4

Payments: Payments received after 12:00 noon may not be credited until the next day. Payments must be sent to the payment address shown on your statement and must include the remittance coupon from your statement. Payments must be made with a single check or draft drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system, or through an electronic payment method payable in US dollars and clearable through the US banking system. Your Account number must be included on all payments. If payment does not conform to these requirements, crediting may be delayed and additional Charges may be imposed. If we accept payment made in a foreign currency, we will choose a conversion rate that is acceptable to us to convert your payment into US dollars, unless a particular rate is required by law. Please do not send post-dated checks. They will be deposited upon receipt. Our acceptance of any payment marked with a restrictive legend will not operate as an accord and satisfaction without our express prior written approval. **Authorization for Electronic Debit:** We will process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. By submitting a check for payment, you authorize us to initiate an electronic debit from your bank or asset account. When we process your check electronically, your payment may be debited to your bank or asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your bank or asset account statement. If we cannot collect the funds electronically we may issue a draft against your bank or asset account for the amount of the check. **Authorization for Electronic Payments:** By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you will be authorizing us to initiate an electronic debit to the financial account you specify in the amount you request. Payments received after 5:00 p.m. MST may not be credited until the next day. **Allocation of Payments and Credits:** Subject to applicable law, we will apply and allocate payments and credits among Features and Charges on your Account in any order and manner determined by us in our sole discretion. **Finance Charges: Average Daily Balance (ADB) Method for Calculation of Finance Charges (FC):** We use the ADB Method to calculate FC on your Account. Under this method, we figure the FC on your Account by applying the Daily Periodic Rate (DPR) to the ADB (as described below) for each Feature (including current transactions). Different daily periodic rates may be applied to separate Feature balances. To get the ADB for each feature, we (1) take the beginning balance for each day (including unpaid FC from previous billing periods) (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the DPR for the Feature. This gives us the daily balance for the Feature for that day and the beginning balance for that Feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the Feature for the billing period and divide the total by the number of days in the billing period. This gives us the ADB for the Feature. If you pay the New Balance on this statement by the next Closing Date, then you will avoid additional FC on features included in this New Balance. If you multiply the ADB for each Feature by the number of days in the billing period and the DPR for that Feature, the result will be the FC assessed on that Feature, except for variations caused by rounding. The total FC for the billing period is calculated by adding the FC assessed on all Features of the Account. This method of calculating the ADB and FC results in daily compounding of FC. **Transactions Made in Foreign Currencies:** If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 2%. This conversion rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use. **Billing Rights Summary: In Case of Errors or Questions About Your Bill:** If you think your bill is incorrect, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the Customer Service address noted to the right. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at the number indicated on the front of this statement, but doing so will not preserve your rights. In your letter, give us the following information: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. If you have authorized us to pay your bill automatically from your checking or savings account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur. **Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of the purchase.) **Credit Balance:** If a credit balance (designated CR) is shown on this statement, it represents money owed to you. If you do not make sufficient charges against the credit balance or request a refund, we will, within 30 days after expiration of the six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance if the amount is \$1.00 or more. **New York residents** may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.



To Pay By Phone
1-800-472-9297

Customer Service and
Lost or Stolen Card
1-800-525-3355
24 hours/7 days

Car Rental Loss and
Damage Insurance
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(9am-5pm EST)
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FAX: 1-800-695-9090
In NY: 1-800-522-1897

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El Paso, TX
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Payments
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FT LAUDERDALE
FL
33336-0001

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(correct on front
do not use)

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name or Company Name changes, please call the Customer Service number on the back of your Card.
- If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

E-mail (optional)

You may visit the American Express Privacy Statement at www.americanexpress.com/privacy for more details and to set your email preferences.

Please provide your e-mail address to receive important account updates and exclusive Cardmember offers and benefits.

Due in Full continued

Amount \$

07/19/07	SAKS FIFTH AVE -309WOODBURY	NY	
	TEES		
	Description		
	PS SHOES		
	STIC FRUIT FOR		
	ITIONAL PURCHAS		
	ROC No. 3090038991		
07/19/07	NEW YORK PALACE HOTEN	NEW YORK NY	
	Arrival Date	Departure Date	
	07/17/07	07/19/07	
	00000000		
07/19/07	NEW YORK PALACE HOTEN	NEW YORK NY	
	Arrival Date	Departure Date	
	07/17/07	07/19/07	
	00000000		
07/22/07	PRICE CHOPPER #206 ROME	NY	
	SUPERMARKET		
07/25/07	STORE TO DOOR LLC 00	WOBBURN MA	
	7819320774		
	Description		
	STORAGE RENTAL		
07/25/07	RON HOWARD MD	NAPLES FL	
	DOCTOR & PHYSICIAN		
07/26/07	ECKERD DRUG #5784 ROME	NY	
	3153395290		
07/27/07	EXXONMOBIL	NATICK MA	
	AUTO FUEL DISPENSER		
	Description		
	GAS/SERVICES		
07/27/07	EXXONMOBIL	LITTLE FALLS NY	
	AUTO FUEL DISPENSER		
	Description		
	GAS/SERVICES		
07/27/07	IKEA STOUGHTON 0158	STOUGHTON MA	
	7813445112		
	Description		
	FURNITURE		
07/27/07	DALI RESTAURANT	SOMERVILLE MA	
	RESTAURANT		
	FOOD/BEVERAGE		
	TIP		
07/29/07	ANN TAYLOR STR: 1016	BOSTON MA	
	M SWEATERS		
07/29/07	CRATE & BARREL 204 0	BOSTON MA	
	617-742-6025		
07/29/07	STREGA RISTORANTE	BOSTON MA	
	01/FOOD/BEVERAGE		
	FOOD-BEV		
	TIP		
07/31/07	EXXONMOBIL	BLANDFORD MA	
	AUTO FUEL DISPENSER		
	Description		
	GAS/SERVICES		
07/31/07	STORE TO DOOR LLC 00	WOBBURN MA	
	7819320774		
	Description		
	STORAGE RENTAL		

REDACTED



Prepared For
JANE HALBRITTER

Case 1:07-cv-03848-WHP Document 26-10 Filed 01/18/2008 Page 24 of 50

Account Number
XXXX-XXXXX4-21004

Closing Date
08/09/07

Page 3 of 10

See in Full continued

Amount \$

07/12/07 LENSRAFTERS 007235SYRACUSE NY
3154748490

07/12/07 JOEY'S 00000 SYRACUSE NY
3154320315
TIP

07/13/07 MARSHALLS #251 00000ROME NY
5083904745

07/13/07 P & C FOODS #3014 SROME NY
3153345300
Description Price
GROCERIES/SUNDRIES

07/14/07 HESS 32372 000000000ROME NY
3153364035

07/15/07 BARNES & NOBLE 2133 NEW HARTFORD NY
BOOK STORE

07/15/07 BARNES & NOBLE 2133 NEW HARTFORD NY
BOOK STORE

07/16/07 MARSHALLS #251 00000ROME NY
5083904745

07/16/07 GOODYEAR ASC 1132 ROME NY
13440
VEHICLE SERVICE
ROC No. 0196369

07/16/07 BOSTWICKS LIQUORS INROME NY
LIQUOR STORE

07/16/07 EXXONMOBIL LITTLE FALLS NY
AUTO FUEL DISPENSER
Description
GAS/SERVICES

07/17/07 EXPRESS NEW YORK NY
EXPRESS APPAREL
ROC No. 0030004523

07/17/07 VONG / LIPSTICK CAFENEW YORK NY
00/FOOD AND BEVERAGE

07/17/07 CITGO 8220 PAL PKWY TAPPAN NY
CITGO
GAS/MS96 451127822046

07/18/07 STR#300 ABC CARPET &NEW YORK NY
CARPET & FURNITURE

07/18/07 STR # 400 ABC CARPETNEW YORK NY
CARPET & FURNITURE

07/18/07 FRESCO BY SCOTTO 120NEW YORK NY
2129353434
FOOD/BEVERAGE
TIP

07/18/07 HARRINGTON'S NORTH PNAPLES FL
239-591-0969

07/19/07 BURBERRY #51 CENTRAL VLLY NY
9149284500

07/19/07 DOONEY & BOURKE FACTCENTRAL VALLE NY
8459288814

07/19/07 FURLA 51000006147800CENTRAL VALLEY NY
2122131177
Description Price
WOMEN'S ACCESSORY

Ashley
Ashley

REDACTED

Continued on reverse



Amount \$

Due in Full continued

08/01/07 FOREVER 21 #92 0092 SYRACUSE NY
8009661355
Description
APPAREL ACC

08/02/07 BORDERS BOOKS 000991 SYRACUSE NY
3154666100

08/02/07 #276 BLACK RIVER B ROME NY
3153364014
Description Price
GENERAL MERCHANDISE

08/02/07 #265 FORT STANWIX ROME NY
3153370397
Description Price
GENERAL MERCHANDISE

08/02/07 #276 BLACK RIVER B ROME NY
3153364014
Description Price
GENERAL MERCHANDISE

REDACTED

08/02/07 H&M #7 0007 SYRACUSE NY
3154728770
Description
APPAREL/ACCESS

08/04/07 SAVOY RESTAURANT ROME NY
EATING PLACE RESTAURANT
FOOD-BEV
TIP

08/05/07 STAPLES ROME NY
OFFICE SUPPLIES

08/05/07 P & C FOODS #3014 SROME NY
3153345300
Description Price
GROCERIES/SUNDRIES

08/06/07 APPLEBEE'S ROM500420ROME NY
913-000-0000
FOOD
TIP

08/07/07 STAPLES ROME NY
OFFICE SUPPLIES

08/07/07 MARSHALLS #251 00000ROME NY
5083904745
GENERAL MDSE

Total Due in Full Activity

Important Notice

Information on Flexible Payment Features

You may have access to one or more Flexible Payment Features as part of your Card account. The current Annual Percentage Rates (APRs) and Daily Periodic Rates (DPRs) for the Flexible Payment Features are as follows:

For Sign & Travel[®], the APR is 18.24%, the DPR is 0.0500%

Please refer to page 2
for further important
information regarding
your account

**Business Platinum Card®****OPEN** SMM
at 07
full aPrepared For
JANE HALBRITTER
ONEHEDGE HEALTHAccount Number
XXXX-XXXXX7-31001Closing Date
08/23/07

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments	New Balance \$

REDACTED

To manage your Account online or to pay your bill, please visit us at open.americanexpress.com
For additional contact information, please see the reverse side of this page.



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Payment must be made with an American Express® Business Card. Savings will be credited to your Business Card billing statement. Payment can change without notice. For more information and terms & conditions, visit open.americanexpress.com

Activity * Indicates posting date**Total of Payment Activity****Due in Full Activity for JANE HALBRITTER**

Card XXXX-XXXXX7-31001

07/26/07*	5% OPEN Savings at FedEx FEDEX EXPRESS \$18.39 07/19/07
07/27/07*	5% OPEN Savings at FedEx FEDEX EXPRESS \$18.39 07/20/07
07/28/07*	5% OPEN Savings at FedEx FEDEX EXPRESS \$18.39 07/24/07
07/28/07*	5% OPEN Savings at FedEx FEDEX EXPRESS \$18.39 07/24/07
07/30/07*	5% OPEN Savings at FedEx FEDEX EXPRESS \$18.39 07/26/07

↓ Please fold on the perforation below, detach and return with your payment ↓

Prepared For

JANE HALBRITTER
STONEHEDGE HEALTH

Account Number

XXXX-XXXXX7-31001

Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next day. Payments must be in US Dollars and drawn on a bank located in the US. Unless you are paying by computer, please submit your payment in the enclosed envelope with the payment coupon and the account number on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in form or at any other location, there may be a delay in processing. We reserve the right to process checks electronically at first presentment and any subsequent presentments, by transmitting the amount of the check, routing number, account number, check serial number to your financial institution. Your checking account may be debited as soon as the same receive your payment. If we can not collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check. **Authorization for Electronic Payments:** By using the American Express Computer, Pay by Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Computer, please visit us at www.americanexpress.com. **Lost or Stolen Card:** If the Card is lost or stolen, please call immediately at the number indicated on your paper statement or click on the Customer Service link online. Outside the US, call collect or contact the nearest American Express Travel Service Office or other local American Express office.

Finance Charges: Average Daily Balance Method for Calculation of Finance Charges: We use the Average Daily Balance method to calculate Finance Charges on your Account. Under this method, we figure the Finance Charges on your Account by applying the daily periodic rate to the Average Daily Balance (as described below) for each feature (such as Purchase, Cash Advance and Balance Transfer features) of your Account (including current transactions). To get the Average Daily Balance for each feature, we (1) take the beginning balance for the feature each day (including unpaid Finance Charges from previous billing periods), (2) add any new transaction or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. For each day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the daily periodic rate for the feature. This gives us the daily balance for the feature for that day. If this balance is negative, it is considered to be zero. We add up all the daily balances for the feature for the billing period and divide the total by the number of days in the billing period. This gives us the Average Daily Balance for the feature. If you pay the New Balance on this date, you will avoid additional Finance Charges on features included in the New Balance. If you multiply the Average Daily Balance for each feature by the number of days in the billing period and the daily periodic rate for that feature, the result will be the Finance Charge assessed on that feature, except for rounding. The total Finance Charge for the billing period is calculated by adding the Finance Charges on all features of the Account. **This method of calculating the Average Daily Balance and Finance Charge is daily compounding of Finance Charges.** The minimum Finance Charge for any billing period in which Finance Charges are imposed is \$0.50. **Transactions Made in Foreign Currencies:** If you incur a Charge in a foreign currency converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources. This conversion rate or the prior business day, in each instance increased by 2%. This conversion rate may differ from the rate in effect on the date of your Charge. Charges converted by establishments (such as airlines) will be billed at the rate such establishments use. **In Case of Errors or Questions About Your Bill:** If you think your bill is wrong, please contact us by visiting us online at open.americanexpress.com, or you can call us at 1-800-IF-You-Need-It for Pay By Phone and Pay By Computer issues, or 1-800-CASH-NOW for Express Cash and automatic payment issues. You can also write to the Express Cash Operations address indicated on your statement. If you think your statement or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after you receive the FIRST statement on which the problem or error appeared. **What We Need From You When You Contact Us:** 1. Your name and account number; 2. The dollar amount of the suspected error; 3. A description of the error or the transfer you are disputing, and explain why you believe there is an error or why you need more information. We will complete our investigation. **Credit Balance:** If a credit balance (designated "CR") is shown on this statement, no charge is required. You may make charges against the credit balance or request a refund. Requests for refunds should be made in writing to the Refund Unit at the Customer Service address indicated on your paper statement, or click on the Customer Service link online. **Creditor:** American Express Bank, FSB. **New York residents** may contact the New York Department to obtain a comparative listing of credit card rates fees and grace periods by calling 1-800-518-8866.



Prepared For
JANE HALBRITTER
STONEHEDGE HEALTH

Account Number
XXXX-XXXXX7-31001

Closing Date
08/23/07

Due in Full continued

0/07*	5% OPEN Savings at FedEx FEDEX EXPRESS \$ 0.00 07/26/07	
07/19/07	FEDEX# 861913022676 MEMPHIS FEDEX CUSTOMER SERVICE	TN
07/20/07	FEDEX# 856676553323 MEMPHIS FEDEX CUSTOMER SERVICE	TN
07/24/07*	Reversal of Balance Transfer	
07/24/07	FEDEX# 861913024705 MEMPHIS FEDEX CUSTOMER SERVICE	TN
07/24/07	FEDEX# 861913024690 MEMPHIS FEDEX CUSTOMER SERVICE	TN
07/26/07	FEDEX# 861913024680 MEMPHIS FEDEX CUSTOMER SERVICE	TN
07/26/07	FEDEX# 861913024679 MEMPHIS FEDEX CUSTOMER SERVICE	TN

Total Due in Full Activity

King David
Phoenix

Prepared For
JANE HALBRITTER
STONEHEDGE HEALTH

Account Number
XXXX-XXXXX7-31001

**Monthly Statement and Program News**

For questions about your
Membership Rewards account,
call

1-800-297-1300

www.americanexpress.com/rewards

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

Statement Period

August 1, 2007 - August 31, 2007

Account activity after this period does not appear on this statement

Prepared for

JANE HALBRITTER

Membership Rewards® Account Number

1M84761600

Total Points Balance

641,235

Points Earned this Period are
pending until charges are paid in
full and all your accounts are in
good standing. Points Earned this
Period may include Bonus Points.

Points Earned this Period

10,339

Account Summary

Opening points balance	630,896
Points earned this period	+ 10,339
Points used this period	0
Reinstated points and adjustments	0
Total points balance	= 641,235

Points Earned this Period

08/01/07 - 08/31/07	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Platinum XXXX-XXXXX4-21004	10,276	0	10,276
Business Platinum XXXX-XXXXX7-31001	97	0	97
Gold XXXX-XXXXX2-64001	-34	0	-34
Totals	10,339	0	10,339

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number listed below.** Eligible Card charges are outlined in the Membership Rewards program Terms & Conditions in your Program Guide. If you have questions, please visit www.americanexpress.com/rewards or call 1-800-297-1300. For international, call collect 305-816-2799.

1 Million More Reasons to Redeem

shopAmex

Browse, compare prices and then redeem Membership Rewards® points. Don't have enough points? Partial points allow you to pay part of your purchase by redeeming available points and charging the remainder, if any, to your Card. Need it overnight? shopAmex® has popular merchants, most offering second-day and overnight shipping. Redeem now: www.shopAmex.com/statement

Start shopping now:
www.shopAmex.com/statement

(MR Message 0452)

Terms and conditions for the Membership Rewards® program apply. Visit www.americanexpress.com/rewards for more information. Participating partners and available rewards are subject to change without notice.

Earn 10x Membership Rewards® Points with GiftSense Until 12/31/07!

Express your sense of good taste, good cheer, and great giving, plus earn 10x points for you at Giftsense.com. Find the perfect gift for that special someone while at home or at the office. GiftSense has a variety of relevant gifts for all recipients. Come find just what you were looking for or perhaps something wonderfully unexpected.

Find a perfect gift--call
1-800-383-7142 or visit
www.giftsense.com/amxmr
and give promo
code 9947.

(MR Bonus ID 1878)

Offer valid through 12/31/07. Not valid in retail stores or in conjunction with any other offer from GiftSense. To earn bonus points, you must be enrolled in the Membership Rewards program ("Program") at the time of purchase and charge your purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your Program account within 10-12 weeks after order is delivered and charges appear on your billing statement. Bonus ID: 1878.

Continued on reverse

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.



Earn Double Membership Rewards® Points from Spa Finder

Earn double points from Spa Finder on all purchases until 12/31/07. Spa Finder Gift Certificates are redeemable at thousands of day, destination, resort and medical spas worldwide. The Spa Gift Collection offers a way to replicate the spa experience at home and *Luxury SpaFinder Magazine* offers inspiration & information on living a spa lifestyle.

Offer valid through 12/31/07. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program ("Program") at the time of purchase and charge your purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your Program account within 6-8 weeks after charges appear on your billing statement. Bonus ID: 9772.

Visit
www.spafinder.com or
 call 1-888-ALL-SPAS
 (1-888-255-7727) today!

(MR Bonus ID 9772)

Redeem Membership Rewards® Points for SWISS!

Fly to Europe! SWISS offers nonstop service from Boston, Chicago, Los Angeles, Miami, New York City's JFK and Newark and Washington D.C. to destinations in Europe. No airline is more Swiss than SWISS. For customers this means such classic Swiss values such as quality, reliability and hospitality. Redeem Membership Rewards points for an Economy Class Companion Ticket to Europe on SWISS with purchase of economy ticket. For more information, please visit www.swiss.com

Terms and conditions of the Membership Rewards program apply. Individual airline carrier restrictions apply. For more information, visit www.membershiprewards.com

To preview this reward and to redeem points, visit www.membershiprewards.com or call 1-800-AXP-EARN (297-3276).

(MR Message 0490)

Enjoy the World of Fairmont Hotels & Resorts

Fairmont Hotels & Resorts has locations in the U.S., Canada, Europe, Barbados, Bermuda, UAE, and Mexico including Fairmont Le Château Frontenac in Québec City. Redeem Membership Rewards® points and give yourself or someone you love a certificate for a one-night stay in one of Fairmont's breathtaking locations including breakfast for two each morning.

To preview this reward and to redeem points, visit www.membershiprewards.com or call 1-800-AXP-EARN (297-3276).

(MR Message 0491)

Terms and conditions of the Membership Rewards program apply. For more information, visit www.membershiprewards.com. Taxes and other fees are not included. Individual hotel restrictions may apply.

Introducing LXR Luxury Resorts & Hotels - the Newest Membership Rewards® Partner

Discover a dynamic collection of over 30 remarkable resorts and hotels, each dedicated to an entirely new definition of luxury. Enjoy gentle breezes, plush fairways and breathtaking sunsets in a number of distinct destinations, such as El Conquistador Resort in Puerto Rico and the newly renovated Boca Raton Resort & Club. Or visit Manhattan's newest posh, luxury hotel, The London NYC, for an unmatched urban atmosphere. Remarkable experiences and extraordinary memories await you.

Terms and conditions of the Membership Rewards program apply. For more information, visit www.membershiprewards.com

Redeem your points now. To preview this reward and to redeem points, visit www.membershiprewards.com or call 1-800-AXP-EARN (297-3276).

(MR Message 3374)



LUXURY RESORTS
& HOTELS



Travel Medical Protection - Travel with Peace of Mind



Travel Medical Protection, offered exclusively to American Express® Cardmembers, provides insurance coverage for up to \$100,000 for eligible expenses related to evacuations and medical and dental emergencies, while on a Covered Trip traveling anywhere in the world, when more than 150 mile radius from Your Permanent Residence for up to 45* days whether driving, on a cruise ship, flying on a Scheduled Airline or taking the railroad.

Travel Medical Protection is underwritten by AMEX Assurance Company, Administrative office, De Pere, Wisconsin. Coverage is subject to the terms, conditions and exclusions of Master Policies (varies per state) AX0950, AX0916, AX0124 or Policy Form Number TMP-IND and is subject to change with notice. *In most states.

There are some things you can't pack in a suitcase, like adequate insurance. So, travel with peace of mind! To learn more about the coverage or how You can enroll yourself and your loved ones, call 1-800-618-8302 and mention RSVP code 9RV.
(CE 109534)

Earn Double Points at Tourneau - WatchFest 2007!



Celebrate Watchfest 2007! Visit any Tourneau or Tourneau Watch Gear Store during the entire month of October 2007 and earn double Membership Rewards® points on any purchase when you use an enrolled American Express® Card.

Offer valid 10/1/07 - 10/31/07. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program ("Program") at the time of purchase and you must charge your purchase on an eligible, enrolled American Express Card. Bonus points will be credited to your Program account within 6-8 weeks after charges appear on your billing statement. Individual terms and conditions, as well as annual Program fees, apply for certain Card products. Bonus ID: 1157.

Visit Tourneau in October 2007 to earn double points! For more information on the Membership Rewards program, visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276).
(CE 109456)

Platinum Travel Service



Enjoy exclusive access to a unique travel resource: Platinum Travel Service, a full-service American Express Travel agency available exclusively to Platinum Card members, 7 days a week, 365 days a year. You'll find experienced travel specialists with a wealth of worldwide knowledge about exciting destinations and vacation options.

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Contact Platinum Travel Service at 1-800-443-7672.
(CE 109531)

Enjoy a 2001 Château Haut Brion Graves Premier Cru Wine



The Graves appellation, whose name is that of its soil structure, produces fresh and fruity wines. The Château Haut Brion is a masterpiece on the palate and a red medium-blend Bordeaux. It has a heavy ruby color and features hints of raspberry, blackberry, minerals and roasted oak, with a long persistent finish. Anticipated maturity: best after 2010. Reward Code HLX917, Points 45,000.

DISCLAIMER: Adult signature required upon delivery. Wines can be shipped to all contiguous states excluding the following: NH, CT, MI, AL, IN, KY, TN, GA, UT, MA and MD. Limited quantities. Terms and conditions for the Membership Rewards First™ program apply. Visit www.membershiprewards.com/terms for more information. Participating partners and available rewards are subject to change without notice. Must be 21 years of age or older to consume alcohol. Please drink responsibly.

Redeem for HLX917 to taste fine Bordeaux wine. Limited quantity available.
(CE 109529)

Earn Triple Points at BonusPointsMall.com



This holiday season, and all year round, you can earn triple Membership Rewards® points at BonusPointsMall.com

It's easy. Simply log in at BonusPointsMall.com, click through to your favorite store, and you can earn triple points for your purchases!

With over 175 brand-name online retailers to choose from, you can find what you need and earn points fast to get the rewards you want.

Triple points offer is valid on qualified purchases at the Bonus Points Mall™ website. Additional terms and conditions apply and appear on the Bonus Points Mall website (BonusPointsMall.com)

Shop now at BonusPointsMall.com
(CE 109528)

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

You Have the Right to Change Your Mind

Return Protection* offers you guaranteed product satisfaction on designated items purchased entirely with an eligible American Express® Card. If you try to return a designated item within 90 days from the date of purchase and the merchant won't take it back, American Express will refund the full purchase price, up to \$300 per item, excluding shipping and handling, up to a maximum of \$1,000 annually per Card account.

*Coverage is subject to additional terms, conditions and exclusions.

Visit
www.americanexpress.com/platinum to learn more.

(CE 109532)

Enjoy Exclusive Events with By Invitation Only®

This program offers Card members access to once-in-a-lifetime experiences. From sports to fashion to the performing arts, these events are custom designed for Platinum Card members and typically not available to the general public. Past offers have included cooking workshops in kitchens of some top restaurants and a trip to Napa Valley with private tours of wineries.

Transportation and accommodation costs are additional unless otherwise stated. The price indicated covers event costs only. All sales are final and non-refundable and resale is prohibited. Details and prices are subject to change. Payment must be made using a Platinum Card from American Express. Packages are available on a first-come, first-served basis. Availability is limited.

Call By Invitation Only at 1-800-321-RSVP to secure your reservation. We are continually adding new events so visit www.americanexpress.com/byinvitationonly for our most current event listing.

(CE 109530)

Pay Taxes with Your American Express® Card & Earn Rewards

You can earn rewards while paying your personal federal, state, and local property taxes as well as business taxes with your eligible, enrolled American Express Card. For additional information, visit www.americanexpress.com/taxes

www.americanexpress.com/taxes

(CE 109506)

All federal, state, local and business tax payments made with your Card are subject to a convenience fee charged by either of the two IRS approved payment processors, Official Payments Corp. and Pay1040. All reward program and Card terms and conditions apply.

Now Accepting American Express® Cards!

Indymac Bank® - Finance your home with Indymac and earn rewards on mortgage payments with an eligible American Express Card. Terms and conditions apply. Call 1-888-917-3863.

Outer Beaches Realty - One of the most extensive selections of vacation rentals on Hatteras Island. Reserve today. www.outerbeaches.com or 1-800-627-1850.

Krispy Kreme - Be sure to stop by your local participating Krispy Kreme store today and check out our pumpkin doughnuts. Thinking Halloween. Think Krispy Kreme. www.krispykreme.com

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located at the top of your statement or the number that is on the back of your Card.

(CE 109449)

Experience The Regent Palms, Turks & Caicos

Book your stay with any American Express® Card and enjoy a \$100 credit during your stay at the luxurious Regent Palms. Relax on the pristine shores of the Grace Bay Beach and enjoy world-class amenities.

To redeem offer you must use any American Express Card and mention offer code AMX75CRD. Valid for stays completed by December 31, 2007. Offer not valid with other promotions or towards existing bookings. Cancellation charges and black-out dates may apply. Cancellation must be received 24 hours before arrival. One \$100 credit per room applicable to all non-room hotel stay charges. Guest forfeits any of the credit not used during eligible stay. The credit has no cash value. "Stay" is defined as one-night.

Go to www.RegentHotels.com/AmericanExpress and use promotion code AMX75CRD when making your reservation.

(CE 109505)

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.



Travel Medical Protection - Travel with Peace of Mind



Travel Medical Protection, offered exclusively to American Express® Cardmembers, provides insurance coverage for up to \$100,000 for eligible expenses related to evacuations and medical and dental emergencies, while on a Covered Trip traveling anywhere in the world, when more than 150 mile radius from Your Permanent Residence for up to 45* days whether driving, on a cruise ship, flying on a Scheduled Airline or taking the railroad.

Travel Medical Protection is underwritten by AMEX Assurance Company, Administrative office, De Pere, Wisconsin. Coverage is subject to the terms, conditions and exclusions of Master Policies: (varies per state) AX0950, AX0916, AX0124 or Policy Form Number TMP-IND and is subject to change with notice. *In most states.

There are some things you can't pack in a suitcase, like adequate insurance. So, travel with peace of mind! To learn more about the coverage or how You can enroll yourself and your loved ones, call 1-800-618-8302 and mention RSVP code 9RV.
(CE 109534)

Pay Taxes with Your American Express® Card & Earn Rewards



You can earn rewards while paying your personal federal, state, and local property taxes as well as business taxes with your eligible, enrolled American Express Card. For additional information, visit www.americanexpress.com/taxes

www.americanexpress.com/taxes

(CE 109506)

All federal, state, local and business tax payments made with your Card are subject to a convenience fee charged by either of the two IRS approved payment processors, Official Payments Corp. and Pay1040. All reward program and Card terms and conditions apply.

Book a NCL Holiday Cruise. Get \$100 On-board Credit



The holidays are meant to be fun for everyone, including you. So now is the time to consider spending them with family and friends aboard an NCL cruise. Because if you book a holiday cruise to the Mexican Riviera or South America using any American Express® Card, you can get up to \$100 on-board credit to use on virtually anything from Shore Excursions to the spa. And with Freestyle Cruising®, you're free to whatever.

You must use any American Express Card to take advantage of the On-board Credit offer. On-board Credit amount shown is in U.S. dollars and varies per stateroom--\$25 for an Inside Stateroom, \$50 for Oceanview, \$75 for Balcony and \$100 for Mini-Suites and above.

Terms and Conditions:

On-board Credit has no cash value and may not be used in the Casino or toward service charges. Offer applies to select sailings and must be booked by November 30, 2007. Offer is not combinable with other offers, subject to change or cancellation without notice and may be withdrawn at any time. Other restrictions may apply. ©2007 NCL Corporation Ltd. Ships' Registry: BAHAMAS.

To find out more, visit www.ncl.com, dial 1-866-234-0292 or call your travel professional. American Express Cardmembers, reference PGAXSC when booking.

(CE 109522)

Experience The Regent Palms, Turks & Caicos



Book your stay with any American Express® Card and enjoy a \$100 credit during your stay at the luxurious Regent Palms. Relax on the pristine shores of the Grace Bay Beach and enjoy world-class amenities.

To redeem offer you must use any American Express Card and mention offer code AMX75CRD. Valid for stays completed by December 31, 2007. Offer not valid with other promotions or towards existing bookings. Cancellation charges and black-out dates may apply. Cancellation must be received 24 hours before arrival. One \$100 credit per room applicable to all non-room hotel stay charges. Guest forfeits any of the credit not used during eligible stay. The credit has no cash value. "Stay" is defined as one-night.

Go to www.RegentHotels.com/AmericanExpress and use promotion code AMX75CRD when making your reservation.

(CE 109505)

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

Around Australia from \$1,099



Create your Aussie vacation with Qantas Aussie AirPass, including roundtrip international flights from LA and 3 domestic flights in Australia. Choose among 21 destinations and create your own itinerary, like a trip from LA to Sydney, Tasmania to Melbourne and back to LA. Whatever you do, you get an unbelievable price.

Terms and Conditions:

Price per person from LA or San Francisco for coach airfare on Qantas. Seats limited and not available on every flight. Valid for travel starting 11/1-11/30/07. Add-on fares available from other cities. Seats are limited and not available on every flight. Minimum stay 7 days; maximum 21 days with extension to 1 month or 3 months available for an extra cost. Other dates available for additional cost. Travel must be completed by 12/14/07. Tickets must be purchased within 14 days of confirmation of reservation but no later than 11/30/07. No refunds. U.S./foreign taxes/fees, including September 11th Security Fee, are an additional \$153-\$297 per person depending upon itinerary. Bonus flights available on Qantas in Australia to/from Sydney, Melbourne, Brisbane, Adelaide, Gold Coast, Hobart, Launceston and Canberra.

Not available on every flight. More cities available for additional cost. Other restrictions apply. American Express Travel Related Services Inc. acts solely as sales agent of the travel suppliers and is not liable for their actions or inactions. CST# 1022318-10, Washington UBI# 600-469-694, ML 1192, TA# 002 - Registered Iowa Travel Agency, NV# 2001-0126. Promo Code: C7560001

Call Amex Travel at
1-866-AXP-6804 or visit
www.Australia.com/americanexpress

(CE 109488)

Rejuvenate with the Starwood Spa Collection Package



The Starwood Spa Collection offers American Express® Cardmembers our exclusive Spa Package which includes a Welcome Spa Gift, \$50 Spa Credit, daily Continental Breakfast and 4pm late check-out with any two-night stay. The Starwood Spa Collection is one of the world's largest international associations of premier-level spas with 50+ properties featured in 26 countries worldwide.

Valid at participating Starwood Spa Collection Hotels for reservations booked in advance, completed by 12/31/07, and paid with any American Express® Card. \$50.00 USD Spa Credit cannot be applied to taxes, gratuities or spa products, not redeemable for cash. Unused credit will be forfeited. 2-night minimum stay required. Stay up to 7 nights at offered rates. Rates are per room, per night, based on availability at time of reservation--does not include additional per room/night charges imposed or state/local taxes.

Book your qualifying stay today at
StarwoodSpaCollection.com/SpecialOffer or call your nearest Starwood Customer Call Center and mention promo code TSC.

(CE 109495)

Announcing, a 2007 VIP Holiday Exclusive!



A special 2007 VIP Holiday Exclusive for valued Cardmembers has been arranged. Please choose from premium gift items, each individually gift-wrapped at no additional charge. You'll find perfect gifts for everyone on your list. Choose from electronics, games, tools and more. Plus, 12/24/07 delivery is guaranteed if you act before 11/20/07. Please visit www.mybonuscenter.com/holiday now for details and selections. Enjoy!

Your VIP Holiday Exclusive expires on 11/20/2007.

(CE 109536)

Book an Event Online with The Hilton Family!



Use any American Express® Card to book a qualifying event online with e-Events at any participating U.S. Hilton Family hotel by December 31, 2007, complete your event by April 30, 2008, and make sure your final minimum spend for the entire event is \$2,000 or more to receive an American Express-branded reward card worth \$250, valid at any participating U.S. Hilton Family hotel!

The e-Event must be booked and paid for with any American Express Card online through the e-Events booking application by 12/31/07 and completed by 4/30/08. e-Event must occur at a U.S. Hilton Family hotel and have final minimum spend equal to \$2,000 or more. Approximately 6 weeks after e-Event completion date, qualifying customers will be sent an American Express-branded reward card worth \$250, redeemable at U.S. Hilton Family hotels. Only U.S. Cardmembers are eligible for this offer. Restrictions may apply.

Book an e-Event at
www.hiltonfamilyevents.com/axp

(CE 109493)

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be agreeing to the merchant that you meet these criteria.

Payment Coupon

Account Number
3727-150517-31001

Please Pay By:
09/07/07

To Pay by Computer, visit
open.americanexpress.
com. To Pay by Phone,
call 1-800-472-9297.



JANE HALBRITTER
STONEHEDGE HEALTH
8231 BAY COLONY DR
NAPLES FL 34108-7794

Amount Due

Please enter account
number on all checks and
correspondence.

Make check payable to
American Express.

See Finance Charges
section on reverse side for
a description of when
additional Finance
Charges are not assessed
on Features.

REDACTED

Mail Payment to:

AMERICAN EXPRESS
PO BOX 360001
FT LAUDERDALE FL 33336-0001

0000372715051731001 000009944000009944 20 H



Platinum Card®
Statement of Account

630,896
Membership Rewards®
Points Available
at 09/10/07, when charges due are paid in full and all accounts are in good standing.

Prepared For
NE HALBRITTER

Account Number
XXXX-XXXXX4-21004

Closing Date
09/10/07

Page 1 of 14

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments	New Balance \$

Please Pay By
09/25/07

Please refer to page 6
for important information
regarding your account

See Page 9 For A Notice Of Changes To Your Agreement

See Page 11 For A Notice Of Changes To Your Agreement

To manage your Card account online or to pay your bill, please visit us at www.americanexpress.com.
For additional contact information, please see the reverse side of this page.



Platinum Travel Service

Only American Express Platinum Travel Service offers the exclusive benefits and personalized service that reward Platinum Card® members with enriching travel experiences, tailored to meet your every need. Contact Platinum Travel Service at **1-800-443-7672**.

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Activity		* Indicates posting date	Amount \$
09/23/07*	ELECTRONIC PAYMENT RECEIVED-THANK		
Due in Full Activity for JANE HALBRITTER			Amount \$
Card XXXX-XXXXX4-21004			
08/17/07	BO CONCEPT BOSTON/ CAMBRIDGE MA		
	FURNITURE EQUIP/MANUFAC		
	FOR CUSTOMER SERVICE CALL 617-5887766		
08/31/07	DELTA AIR LINES ATLANTA GA		
	TKT# 0082197989491		
08/09/07	MICHAELS STORES 2770NEW HARTFORD NY		
	ARTIST SUPPLY & CRAFT		

REDACTED

↓ Please fold on the perforation below, detach and return with your payment ↓

Payment Coupon

Account Number
3717-577374-21004

Please Pay By:
09/25/07

Continued on Page 3

Please enter account
number on all checks and
correspondence.

Make check payable to
American Express.

Amount Due

See Finance Charges
section on reverse side for
a description of when
additional Finance
Charges are not assessed
on Features.

Check here if address or
telephone number has
changed. Please note
changes on reverse side.

☐


JANE HALBRITTER
APT 1702
8231 BAY COLONY DR
NAPLES FL 34108-7794

Mail Payment to:



AMERICAN EXPRESS
PO BOX 360001
FT LAUDERDALE FL 33336-0001

Payments
PO BOX 360001
FT LAUDERDALE
FL
33336-0001

You may visit the American Express Privacy Statement at www.americanexpress.com/privacy for more details and to set your email preferences.



File in Full continued

Amount \$

08/09/07	BED BATH & BEYOND 51NEW HARTFORD	NY	MISC HOME FURNISHINGS
08/09/07	TJ MAXX #865 0000008NEW HARTFORD	NY	5083904745 GENERAL MDSE
08/10/07	JOE TAHAN'S FURNITURROME	NY	HOME FURN
08/10/07	PRICE CHOPPER #206 ROME	NY	SUPERMARKET
08/13/07	HESS 32372 000000000ROME	NY	3153364035
08/14/07	SEPHORA #374 5TH AVENUE	NY	4153488358 Description Price COSMETIC STORE
08/14/07	RUE 57 NEW YORK	NY	RESTAURANT Description 564922
08/14/07	CAFE GRAY EAST HAMPTON	NY	RESTAURANT FOOD/BEVERAGE TIP
08/15/07	HARU #153 3000034516NEW YORK	NY	3057022821 FOOD/BEVERAGE TIP
08/15/07	LASER & SKIN SURGERYNEW YORK	NY	01/MEDICAL SERVICES DRS./PHYSICIANS-NOT ELSEWHERE CLASSIFIED
08/15/07	LE PARKER MERIDIEN NNEW YORK	NY	Arrival Date Departure Date 08/14/07 08/15/07 00000000 LODGING

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Continued on Page 4

Please detach here

Travel Insurance Premium Refund/Credit Form

Please see the back if requesting refunds for TravelAssure, TravelAssure Classic or InternationalMedicalProtection. Otherwise, continue below. Please fill out this form to request refunds for travel insurance premiums incurred with the purchase of an airline ticket or a car rental. If you have been charged an insurance premium for one of the reasons listed to the right, please provide the information requested below. Please deduct the total premium refund amount from your total balance due and return this form with your payment. In order to receive a refund, you must fill out this form completely. Failure to do so may result in a delay in processing or a denial of your request.

Please do not fill out this coupon if you cancelled an airline ticket or a car rental reservation and expect credits for these on your American Express account. These premiums will be automatically refunded to you- any refunded premiums will appear as credits on your monthly statement.

Reasons for Refund/Credit

- Non-fare airline services charge(s) (e.g. excess baggage, itinerary charges, upgrade, or any other non-air transportation charge)
- An uninsured person
- Non-scheduled airline flights (e.g. private jet)
- Two or more premium charges for same car rental
- Car rental no show
- Other charges unrelated to actual car rental (e.g., gas)
- Car rental in an excluded country
- A vehicle other than a rental car
- Cancelled Trip with non-refundable ticket
- Other reason

Account Number:
3717-577374-21004

Endor Name	Ticket/Rental Amount	Ticket Number	Month Billed	No. of Premiums	Program	Total Premium Refund Requested
Airline	\$374.20	001643835	March	1	Travel Delay	\$9.95

ie in Full continued

Amount \$

15/07	LE PARKER MERIDIEN NNEW YORK NY	Arrival Date 08/14/07 00000000 LODGING	Departure Date 08/15/07	
19/07	DELTA AIR LINES ATLANTA GA	From: J F KENNEDY A/P NY	To: ROME-DA VINCI ITAL J F KENNEDY A/P NY	Carrier: DL Date of Departure: 08/30
		Ticket Number: 00621979894911	Passenger Name: HALBRITTER/JANE ALBE	Document Type: PASSENGER TICKET
19/07	DELTA AIR LINES ATLANTA GA	From: J F KENNEDY A/P NY	To: ROME-DA VINCI ITAL NOT AVAILABLE	Carrier: DL
		Ticket Number: 00607669846221	Passenger Name: HALBRITTER/JANE ALBE	Document Type: MISCELLANEOUS TAX(S)/FEE(S)
20/07	P & C FOODS #3014 SROME NY	3153345300		
		Description Price		
		GROCERIES/SUNDRIES		
20/07	MARSHALLS #251 00000ROME NY	5083904745		
		GENERAL MDSE		
20/07	BOSTWICKS LIQUORS INROME NY			
		LIQUOR STORE		
20/07	STAPLES ROME NY			
		OFFICE SUPPLIES		
1/07*	TRANSACTION PROCESSED BY AMERICAN EXPRESS BAGGAGE INSURANCE PREMIUM TKT NO. 00621979894911			
1/07*	TRANSACTION PROCESSED BY AMERICAN EXPRESS AIRFLIGHT INSURANCE PREMIUM 800-437-9209 TKT NO. 00621979894911			

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Continued on Page 5

mium Refunds for TravelAssure and TravelAssure Classic-please consult the table below to determine how to process your refund.

on for Refund	How to Process Your Premium Refund for TravelAssure or TravelAssure Classic
son other than cancelled trip	(A) You're entitled to a full premium refund. Please deduct the total premium refund amount from your total balance due and return this form with your payment. Make sure you complete the grid on the front indicating the refunds you're requesting.
Cancelled my trip	(B) If you don't expect a credit for your airline ticket charge, you're entitled to a partial* premium refund as follows: • For TravelAssure, please deduct \$10 from your total balance due for each premium charge you'd like refunded. • For TravelAssure Classic, please deduct \$8 from your total balance due for each premium charge you'd like refunded. Make sure you complete the grid on the front of this form indicating the refunds you're requesting, and return it with your payment. (C) If you expect credit for your airline ticket charge, you don't need to fill out this form. You'll automatically receive partial* premium refunds once your ticket has been credited on your American Express account. Refunds will appear as credits on your monthly statement.
Insurance premium was charged for a non-insurable son	(D) If you expect credit for your airline ticket charge, you're entitled to a full premium refund as follows: • For TravelAssure, deduct \$18.95 from your total balance due for each premium charge you'd like refunded. • For TravelAssure Classic, deduct \$11.95 from your total balance due for each premium charge you'd like refunded. Make sure you complete the grid on the front of the form indicating the refunds you're requesting, and return it with your payment. Note: you'll automatically receive the remainder of your premium refund once your airline ticket has been credited on your American Express account. The remainder refunds will appear as credits on your monthly statement. (E) If you don't expect a credit for your airline ticket charge, follow the method outlined in section (A) above.

mium Refunds for International Medical Protection

duct the total premium refund amount you're requesting from the total balance due and return this form with your payment. Please complete the grid on front indicating the refunds you're requesting. If you expect a credit for your airline ticket charge, don't fill this form out. You'll automatically receive refunds once your ticket is credited on your American Express account. Refunds will appear as credits on your monthly statement. If you have any questions about requesting your refund, please call the number on the back of your American Express Card. For cancelled trips, refunds aren't given for trip cancellation portion of premium since that coverage already went into effect. You'll receive partial refunds of \$10 per TravelAssure and \$8 per TravelAssure Classic charge. You can still submit claims to recover nonrefundable trip costs.



Due in Full continued

Amount \$

08/22/07	LORD AND TAYLOR SYRACUSE NY APPAREL ACCS ROC No. 0700650043	
08/22/07	URBAN BEHAVIOR 119 SYRACUSE NY WOMEN'S CLOTHING	
08/22/07	JCPENNEY STORE 2457 SYRACUSE NY DEPARTMENT STORE Description CURTAINS	
08/22/07	ERAWAN THAI RESTAURAS YRACUSE NY RESTAURANT FOOD TIP	
08/22/07	DSW SHOE WAREHOUSE SYRACUSE NY FOOTWEAR	
08/22/07	Olney's Flowers of R Rome NY FLORISTS ROC No. 0000114424	
08/24/07	LOWES ROME NY HOME IMPROVEMENT	
08/24/07	STAPLES ROME NY OFFICE SUPPLIES	
08/25/07	PRICE CHOPPER #206 ROME NY SUPERMARKET	
08/28/07	SEARS ROEBUCK 2603 3NEW HARTFORD NY 3157933900 Description Price Floorcare and Sewin	
08/29/07	YORK LIQUORS ROME NY LIQUOR STORE	
08/29/07	PRICE CHOPPER #206 ROME NY SUPERMARKET	
08/29/07	THE SAVOY SAVOY RESTROME NY 315-3393166 TIP	
08/30/07	MACY'S 208 UTICA NEW HARTFORD NY YOUNG ATTITUDES SHOES	
08/30/07	MACY'S 208 UTICA NEW HARTFORD NY PRIVATE LABEL LAYETTE Description INC SPORTSWEAR ROC No. 2080018509	
08/30/07	TOYS 'R' US NEW HARTFORD NY TOYS ROC No. 7518097692	
08/30/07	TARGET 1492 1492 NEW HARTFORD NY DISCOUNT STORE	
08/30/07	GAP #4109/THE GAP #4NEW HARTFORD NY MEN'S/WOMEN'S CLOTHNG	
08/31/07	HESS 32372 0000000000ROME NY 3153364035	
08/31/07	HESS 32372 0000000000ROME NY 3153364035	
08/31/07	HESS 32372 0000000000ROME NY 3153364035	

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Continued on reverse

Amount Due in Full continued

01/07	PRICE CHOPPER #206 ROME NY SUPERMARKET	
01/07	BREAKERS TICKETS 000NEWPORT RI 401-847-1000	
02/07	EAST COAST CASHMERE NANTUCKET MA 5082287611	
02/07	MALLARY ALFANO MALLANANTUCKET MA 508-228-8177	
02/07	MURRAY'S TOGGERY SHONANTUCKET MA 5082280437	
02/07	MURRAY'S TOGGERY SHONANTUCKET MA 5082280437	
02/07	GALLEY BEACH 0039 NANTUCKET MA 5082211495	
02/07	CAFE'V NANTUCKET MA RESTAURANT FOOD/BEVERAGE TIP	
02/07	HABERDASHERY OF NEW NANTUCKET MA 5082282100	
03/07	MAMA MARIA MAMMA MARBOSTON MA 617-5230077	
03/07	LORO PIANA 173000099CENTRAL VALLEY NY 2129807960 Description Price MEN'S/BOYS' CLOTHIN	
03/07	ALL OCCASION LIMOUSIPROVIDENCE RI TAXICAB & LIMOUSINE	
03/07	VALENTINO 00000 CENTRAL VALLE NY 212-997-8121	
05/07	MEDICINE PLACE OF ROROME NY 3153390648	
05/07	TEDDYSOFROME ROME NY RESTAURANT FOOD/BEVERAGE TIP	
06/07	NUTRI SYSTEM LP HORSHAM PA DIRECT MKTG INTERNET	
06/07	TIME WARNER CABLE EAST SYRACUSE NY CABLE & PAY TV	
06/07	HARRINGTON'S NORTH PNAPLES FL 239-591-0969	
07/07	BACKROADS INT'L INC.BERKELEY CA 5105171889	
07/07	STAPLES ROME NY OFFICE SUPPLIES	

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Amount Due in Full Activity

Important Notice

Information on Flexible Payment Features

You may have access to one or more Flexible Payment Features as part of your Card account. The current Annual Percentage Rates (APRs) and Daily Periodic Rates (DPRs) for the Flexible Payment Features are as follows:

Sign & Travel®, the APR is 18.24%, the DPR is 0.0500%

Please refer to page
for further important
information regarding
your account



Membership Rewards First™ Monthly Statement and Program News

questions about your
Membership Rewards account,
contact
1-800-297-1300

www.americanexpress.com/rewards

American Express
Membership Rewards
P.O. Box 297813
Miami, FL 33329-9785

Statement Period
September 1, 2007 - September 30, 2007
Account activity after this period does not appear on this statement

Prepared for
JANE HALBRITTER
Membership Rewards® Account Number
1M84761600

Total Points Balance

413,165

Points Earned this Period are
pending until charges are paid in
full and all your accounts are in
good standing. Points Earned this
Period may include Bonus Points.

Points Earned this Period

21,930

Account Summary

Opening points balance	641,235
Points earned this period	+21,930
Points used this period	0
Reinstated points and adjustments	-250,000
Total points balance	=413,165

Points Earned this Period

Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
01/07 - 09/30/07			
Platinum	21,908	0	21,908
XX-XXXXXX4-21004			
Business Platinum	22	0	22
XX-XXXXXX7-31001			
Cardinals	21,930	0	21,930

Reinstated Points and Adjustments

Period	Number of Points	Date
01/07 - 09/30/07		
Point Consolidation	-250,000	9/12/07
Cardinal	-250,000	

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number listed below.** Eligible Card charges are outlined in the Membership Rewards program Terms & Conditions in your Program Guide. If you have questions, please visit www.americanexpress.com/rewards or call 1-800-297-1300. For international, call collect 305-816-2799.

Have a Beautiful Holiday at esteelauder.com - Shop Now and Earn 2x Points

Pleasures, treasures and all things Beautiful await you at Estée Lauder, all festively wrapped and ready for giving. Be sure to check out our exclusive holiday sample offers. Plus, earn double Membership Rewards points on every purchase through 12/31/07. This exclusive offer is only available online.

Shop now for perfect presents and double Membership Rewards points.

(MR Bonus ID 8354)

ESTÉE LAUDER

Offer valid 1/1/07 - 12/31/07. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program ("Program") at the time of purchase and you must charge your purchase on an eligible, enrolled American Express® Card. Bonus points will be credited to your Program account within 6-8 weeks after charges appear on your billing statement. Bonus ID: 8354.

Celebrate the Season and Earn 10x Points PLUS 100 Additional Bonus Points at FTD.com®

Celebrate the season with flowers and gifts and earn 10x Membership Rewards® points PLUS 100 additional bonus points when you shop at www.ftd.com/amexpromo. Decorate the table with our exclusive line of FTD® Holiday Centerpieces. Or tempt their sweet tooth with cookies, chocolates, gift baskets, and more!

Decorate the table with flowers from FTD.com and earn 10x points PLUS 100 bonus points when you shop at www.ftd.com/amexpromo

(MR Message 0570)



Offer valid through 2/29/08. Not valid in retail stores or in conjunction with any other offer from FTD.com. To earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your Membership Rewards account 10-12 weeks after order is delivered and charges appear on your billing statement. Bonus IDs: 3875, 3930.

Continued on reverse

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

PENTAX®**A Perfect Point-and-Shoot Waterproof Camera from Pentax!**

The Pentax Optio W30 7.0 Megapixel digital camera lets you take pictures or movies even underwater. Key features include: JIS Class 8 waterproof and Class 5 dustproof, internal 3x optical zoom lens, 2.5" low-reflection LCD (232,000) pixels, quick start-up and 0.05 second shutter lag, and high-quality movie with anti-shake reduction. Take underwater photography to a new depth with the latest model of the Pentax Optio W series. (Reward Code: PRM905, Points: 47,000, Expiration Date: 12/15/07).

Terms and conditions of the Membership Rewards Program apply.

To redeem, visit www.membershiprewards.com/PentaxCamera or call 1-800-AXP-EARN (297-3276) by December 15, 2007.

(MR Message 0568)

Transfer Points to Air Canada's Aeroplan®!

Aeroplan offers travel to over 700 destinations in 120 countries through the 17 members of the Star Alliance™ network. Transfer Membership Rewards® points to Aeroplan Miles for travel on any Star Alliance partner, including Air Canada, Air New Zealand, Air One, All Nippon Airways, Asiana Airlines, Austrian Airlines Group, LOT Polish Airlines, Lufthansa, Mexicana, Singapore Airlines, Spanair, THAI, United Airlines, Varig, and more.

Terms and conditions of the Membership Rewards program apply. Individual airline carrier restrictions apply. For more information visit www.membershiprewards.com

To preview this reward and to redeem points, visit www.membershiprewards.com or call 1-800-AXP-EARN (297-3276).

(MR Message 0591)

Redeem Membership Rewards® Points for Aspen Snowmass This winter!

Experience the power of four with Aspen Snowmass. Ski at Snowmass, Aspen Highlands, Aspen Mountain and Buttermilk with lift tickets starting at just 8,000 points. Hit the slopes with Aspen Snowmass!

Terms and conditions of the Membership Rewards program apply. For more information, visit www.membershiprewards.com. Taxes and other fees are not included. Individual partner restrictions may apply.

To preview this reward and to redeem points, visit www.membershiprewards.com or call 1-800-AXP-EARN (297-3276).

(MR Message 0853)

1 Million More Reasons to Redeem

Browse, compare prices and then redeem Membership Rewards® points. Don't have enough points? Partial points allow you to pay part of your purchase by redeeming available points and charging the remainder, if any, to your Card. Need it overnight? shopAmex® has popular merchants, most offering second-day and overnight shipping. Redeem now at www.shopAmex.com/statement

Terms and conditions for the Membership Rewards® program apply. Visit www.americanexpress.com/rewards for more information. Participating partners and available rewards are subject to change without notice.

Start shopping now at www.shopAmex.com/statement

(MR Message 0567)

at 10/08/07, when charges due are paid in full and all accounts are in good standing.



Gold Card®

Statement of Account

Billed For

JANE HALBRITTER

Account Number

XXXX-XXXXX2-64001

Closing Date

10/08/07

Page 1 of 6

Previous Balance \$

Payment Activity \$

New Activity \$
Inc. AdjustmentsCredit
Balance \$Payment Not
Required

Please refer to page 3
for important information
regarding your account

An existing Credit Balance on your Due in Full account will be applied to your Flexible Minimum Amount Due. Any remaining Credit Balance can be applied to your Flexible Payment Option Account (Sign & Travel and/or Extended Payment Option) Balance, against future charges or you may request a refund.

To manage your Card account online or to pay your bill, please visit us at www.americanexpress.com. For additional contact information, please see the reverse side of this page.



Want to Give Someone You Trust Access to Your Account?

For security purposes, any individual (including Additional Card members) managing your account can be enrolled in our Authorized Access feature. With this fee-free feature of your Card, you have the power to appoint individuals to access your account over the phone or online.

Enroll today at www.americanexpress.com/access6, where you can choose from two levels of access tailored to your needs.

Activity

* Indicates posting date

Amount \$

Total of Payment Activity

REDACTED

Amount \$

Total Due in Full Activity

Payment Coupon

Account Number

3727-682012-64001

Payment Not Required

Please enter account
number on all checks and
correspondence.

Make check payable to
American Express.

Amount Due

See Finance Charges
section on reverse side for
a description of when
additional Finance
Charges are not assessed
on Features.

Check here if address or
telephone number has
changed. Please note
changes on reverse side.



JANE HALBRITTER
APT 1720
8231 BAY COLONY DR
NAPLES FL 34108-7795



AMERICAN EXPRESS
PO BOX 360001
FT LAUDERDALE FL 33336-0001

0000372768201264001 100003374000000000 07 H

Payments: Payments received after 12:00 noon may not be credited until the next day. Payments must be sent to the remittance address shown on your statement and must include the remittance coupon from your statement. Payments must be made with a single check or draft drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system, or through an electronic payment method payable in US dollars and clearable through the US banking system. Your Account number must be included on all payments. If payment does not conform to these requirements, crediting may be delayed and additional Charges may be imposed. If payment made in a foreign currency, we will choose a conversion rate that is acceptable to us to convert your payment into US dollars, unless a particular rate is required by law. Please do not send post-dated checks. They will be cashed upon receipt. Our acceptance of any payment marked with a restrictive legend will not operate as an accord and satisfaction without our express prior written approval. **Authorization for Electronic Debit:** We will process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a costly process is available. By submitting a check for payment, you authorize us to initiate an electronic debit from your bank or asset account. When we process your check electronically, your payment may be debited to your bank or asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your bank or asset account statement. If we cannot collect the funds electronically we may issue a draft against your bank or asset account for the amount of the check. **Authorization for Electronic Payments:** By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you will be authorizing us to initiate an electronic debit to the financial institution you specify in the amount you request. Payments received after 5:00 p.m. MST may not be credited until the next business day.

Allocation of Payments and Credits: Subject to applicable law, we will apply and allocate payments and credits to your Account in the manner determined by us in our sole discretion. **Finance Charges:** Average Daily Balance (ADB) Method for Calculation of Finance Charges (FC): We use the ADB method to calculate FC on your Account. Under this method, we figure the FC on your Account by applying the Daily Periodic Rate (DPR) to the ADB (as described below) for each Feature (including current transactions). Different daily periodic rates may be applied to separate Feature balances. To get the ADB for each feature, we (1) take the beginning balance for each day (including unpaid FC from previous billing periods) (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. *For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the DPR for that day.* This gives us the daily balance for the Feature for that day and the beginning balance for that Feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the Feature for the billing period and divide the total by the number of days in the billing period. This gives us the ADB for the Feature. If you pay New Balance on this statement by the next Closing Date, then you will avoid additional FC on features included in this statement. If you multiply the ADB for each Feature by the number of days in the billing period and the DPR for that Feature, the result will be the FC assessed on that Feature, except for variations caused by rounding. The total FC for the billing period is calculated by adding the FC assessed on all Features of the Account. *This method of calculating the ADB and FC results in daily compounding of FC.* **Transactions Made in Foreign Currencies:** If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the version date or the prior business day, in each instance increased by 2%. This conversion rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use. **Billing Rights Summary: In Case of Errors or Questions About Your Bill:** If you think your bill is incorrect, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the former Service address noted to the right. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at the number indicated on the front of this statement, but doing so will not preserve your rights. In your letter, give us the following information: 1. Your name and account number; 2. The amount of the suspected error; 3. Describe why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. If you have authorized us to pay your bill automatically from your checking or savings account, you can stop the payment on any amount you think is wrong. To stop the payment you must reach us three business days before the automatic payment is scheduled to occur. **Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card, and you tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the bill or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the merchandise for the property or services, all purchases are covered regardless of amount or location of the purchase.) **Credit Balance:** If a credit balance (designated CR) is shown on this statement, it represents money owed to you. If you do not make sufficient charges against the credit balance or request a refund, we will, within 30 days after expiration of the six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance if the amount is \$1.00 or more. **New York residents** may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-6866.



To Pay By Phone
1-800-472-9297

Customer Service
1-800-528-4800
24 hours/7 days

Lost or Stolen Card
1-800-992-3404

Express Cash
1-800-CASH-NOW

International Collect
1-336-393-1111

**Hearing Impaired
(9am-5pm EST)**
TTY: 1-800-221-9950
FAX: 1-800-695-9090
In NY: 1-800-522-1897

**Large Print and Braille
Statements**
1-800-528-4800



americanexpress.com

Customer Service
P.O. Box 981535
El Paso, TX
79998-1535

Express Cash
P.O. Box 981531
El Paso, TX
79998-1531

Payments
PO BOX 360001
FT LAUDERDALE
FL
33336-0001

Range of Address

ect on front
use

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name or Company Name changes, please call the Customer Service number on the back of your Card.
- If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.
- Please print clearly in blue or black ink only in the boxes provided.

Address[illegible]

de

[illegible]

Code and Phone

Code and
Phone

optional)

Please provide your e-mail address to receive important account updates and exclusive Cardmember offers and benefits.

You may visit the American Express Privacy Statement at www.americanexpress.com/privacy for more details and to set your email preferences.



Prepared For
JANE HALBRITTER

Account Number
XXXX-XXXXX2-64001

Closing Date
10/08/07

Page 3 of 6

Important Notice

Information on Flexible Payment Features

You may have access to one or more Flexible Payment Features as part of your Card account. The current Annual Percentage Rates (APRs) and Daily Periodic Rates (DPRs) for the Flexible Payment Features are as follows:

For Sign & Travel®, the APR is 18.24%, the DPR is 0.0500%

Please refer to page 2
for further important
information regarding
your account

